Town of Dunstable

FINANCIAL FORECAST

FY28-FY30

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Town Administrator

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OVERVIEW

This financial forecast includes projected Town revenues and expenditures over the fiscal years 2028 through 2030.

In doing so, the Town makes certain assumptions on which the forecast is based. As we begin a new fiscal year, FY27, these assumptions will be modified and updated as the budget process progresses, and spending for next fiscal year becomes clearer. FY28 budget year is based on anticipated expenses.

The FY29 and FY30 forecast is based on the following initial assumptions and estimates:

EXPENSE
Estimates

General

- Salaries: Based on contract projections and Compensation and Classification Plan estimates
- General expenses: 2% increase annually
- Contract services: 3% increase annually
- Utilities and energy: 5% increase annually
- Dues/memberships: 3% increase annually
- Vehicle repair/maintenance: 3% increase annually
- Building repair/maintenance: 3% increase annually

School Districts Assessments

- Lowell Vocational and Technical High School: 8.2% increase annually
- Groton Dunstable Regional School District:
  - FY28-FY30:
    - 8.2% operations assessment increase
    - FY28-FY30: capital level funded
    - FY28-FY30: debt service level funded

Exceptions

- Retirement assessment: 6.5% increase annually
- Health insurance assessment: 10% increase annually
- General liability insurance: 3% increase annually
- FICA Town share: 2% increase annually
- Nashoba Board of Health assessment: 6% increase annually
- Town Nurse assessment: 6% increase annually
- Debt service: anticipated debt schedule
- Police Radio Communications: $11,000 annually from FY29-FY30
- Fire Communications: $11,000 annually from FY29-FY30
- Election and Registrar Wages: 2.5% increase annually
- Town Counsel, Engineer, and Annual Audit: $500 increase annually
- EMS Communications: Based on CodeRED Contract
- Snow and Ice budget is level-funded

REVENUE

Estimates

- Assumes use of $125,000 of free cash to balance the budget annually and $125,000 for GDRSD capital expenses
- Assumes $120,000 of free cash for Town capital expenses
- Assumes $50,000 of free cash used to fund the General Stabilization and $50,000 for the CIP Stabilization
- Assumes $165,000 in new growth revenue in FY28 and $145,000 in FY29-FY30
- Assumes $850,000 in local receipts in all fiscal years
- Assumes state aid increases by 2% year over year
- Assumes 2% growth in departmental allocations

Forecast Projections

Based on these assumptions, below are the deficits that exist from FY28-FY30.

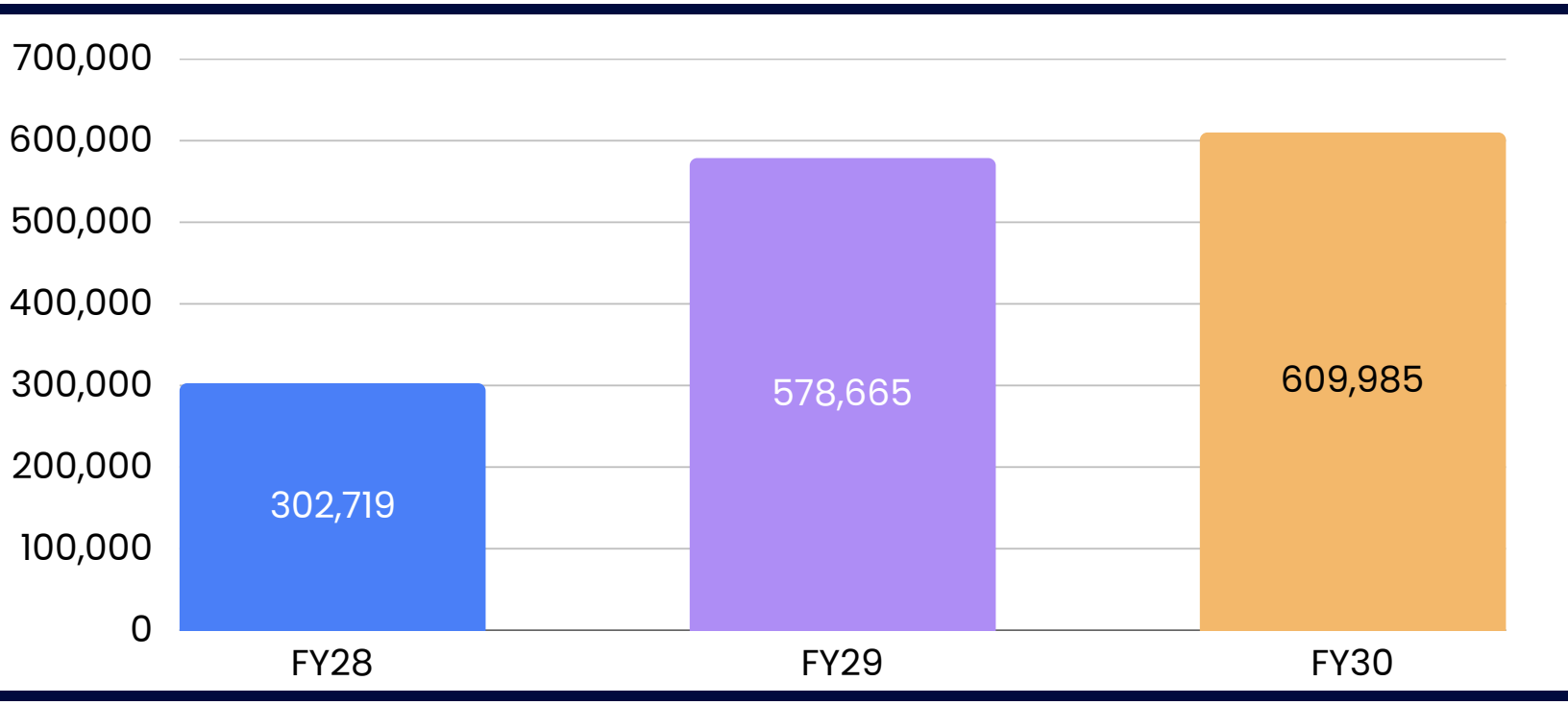
The annual figures show the additional funding needed each year if each earlier gap is closed through an override, including the subsequent 2.5% levy growth on that override amount. The cumulative figures show the projected gap without those overrides.

Annual budget gaps

FY28: $302,719
FY29: $578,665
FY30: $609,985
TOTAL: $1,491,369

Cumulative deficit

FY28: $302,719
FY29: $888,952
FY30: $1,521,161



SUMMARY

	Budget FY27	Budget FY28	Budget FY29	Budget FY30
REVENUE				
Prior Year Levy Limit	12,446,428	12,977,588	13,467,028	13,948,704
2 1/2 % Allowed Increase	311,161	324,440	336,676	348,718
New & Amended Growth	220,000	165,000	145,000	145,000
Prop 2 1/2 Override				
Levy Limit	12,977,588	13,467,028	13,948,704	14,442,421
Excluded Debt	297,844	297,852	256,765	256,774
Capital Expenditure Exclusion				
Maximum Allowable Levy	13,275,432	13,764,880	14,205,469	14,699,196
Cherry Sheet Receipts (State Aid)	414,527	436,640	445,372	454,280
Local Receipts	850,000	850,000	850,000	850,000
Transfer Stabilization				
Free Cash for Operating Expenses	124,216	125,000	125,000	125,000
Free Cash for Town Articles	220,000	220,000	220,000	220,000
Free Cash for GDRSD Capital	125,000	125,000	125,000	125,000
Community Preservation	460,000	460,000	460,000	460,000
Transfer from Water Enterprise	21,204	21,204	21,628	22,061
Transfer from Trash Revolving	8,477	8,477	8,647	8,819
Transfer from CPA Administrative	9,182	9,182	9,365	9,553
Other Revenue				
Water Enterprise	216,317	222,807	229,491	236,375
Overlay Surplus (Abatements)	25,000	25,000		
Est. Receipts & Other Rev.	2,473,923	2,503,309	2,494,503	2,511,088
Total Available Revenue	15,749,355	16,268,189	16,699,972	17,210,284
Trash Revolving Account	184,000	184,000	184,000	184,000
Total Amount to be Appropriated	**15,933,355**	**16,452,189**	**16,883,972**	**17,394,284**

	Budget FY27	Budget FY28	Budget FY29	Budget FY30
EXPENSES				
General Government	736,501	765,220	789,542	816,525
Public Safety	1,784,436	1,848,312	1,930,846	2,016,024
Schools	9,530,224	10,296,201	11,124,989	12,021,737
Public Works	912,091	931,505	952,566	973,613
Human Services	77,933	74,620	77,244	80,661
Library & Recreation	340,038	358,901	371,594	384,940
Town Debt Service	237,583	237,591	196,504	196,513
Insurance & Assessments	1,151,403	1,152,865	1,233,204	1,322,052
Total Town Budget	**14,770,208**	**15,665,216**	**16,676,490**	**17,812,067**
Total Town Operating	5,002,401	5,131,424	5,354,997	5,593,816
Total School Operating	9,530,224	10,296,201	11,124,989	12,021,737
Total Debt(Town)	237,583	237,591	196,504	196,513
Overlay - Abatements/Exemptions	-			
Cherry Sheet Charges	2,829	2,886	2,943	3,002
Water Enterprise	216,317	222,807	229,491	236,375
Curbside Trash Pickup Expenses	184,000	184,000	184,000	184,000
Town Warrant Articles Only	220,000	220,000	220,000	220,000
Other				
Community Preservation	460,000	460,000	460,000	460,000
Total Expenses	**15,853,354**	**16,754,908**	**17,772,924**	**18,915,444**
Surplus/(Deficit)		**(302,719)**	**(888,952)**	**(1,521,161)**

REVENUE DETAIL

This forecast is focused on revenues and expenditures affecting the Town's General Fund. It does not include a close examination of Community Preservation Funds, Revolving Funds, or Water Enterprise Funds.

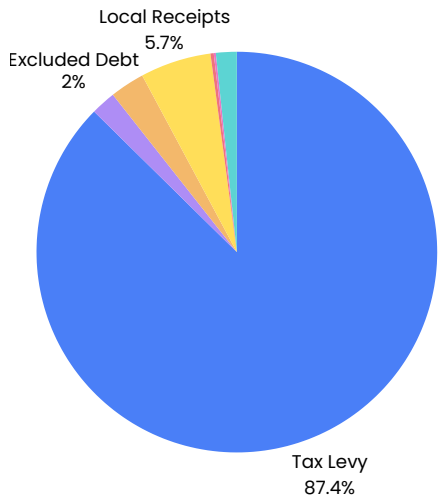
The Town's FY28 forecasted General Fund Operating Budget is a total of $15,665,216. This number does not include overlay to fund tax abatements and exemptions, state assessments, town capital projects, and stabilization fund transfers. It does include GDRSD capital expense assessment.

Forecasted revenue to fund the FY28 operating budget is a combined total of $15,365,383. To fund the operating budget, the Town primarily relies on 4 funding sources: real estate taxes (tax levy and excluded debt), local receipts, state aid, and free cash ($125,000 for operations and $125,000 for GDRSD capital assessment). Smaller revenue sources include departmental allocations and overlay surplus funds. A breakdown of forecasted revenues for FY28 can be found below.

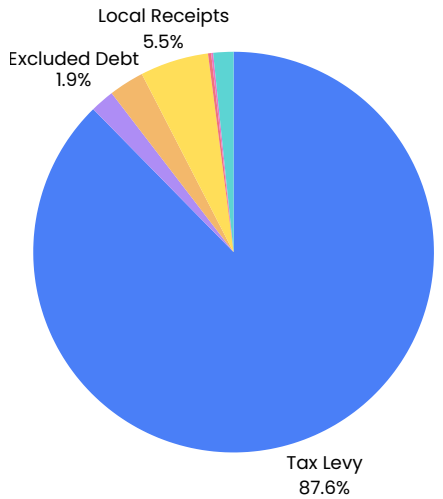
TOTAL REVENUES FOR OPERATIONS

	FY27 Forecast Base	FY27 % of Revenue	FY28 Estimates	FY28 % of Revenue
Tax Levy	$12,977,588	87.37%	$13,467,028	87.65%
Excluded Debt	$297,844	2.01%	$297,852	1.94%
State Aid	$414,527	2.79%	$436,640	2.84%
Local Receipts	$850,000	5.72%	$850,000	5.53%
Allocations	$38,863	0.26%	$38,863	0.25%
Overlay Surplus	$25,000	0.17%	$25,000	0.16%
Free Cash	$249,216	1.68%	$250,000	1.63%
Total	**$14,853,038**	**100.00%**	**$15,365,383**	**100.00%**

FY27 General Fund Revenues



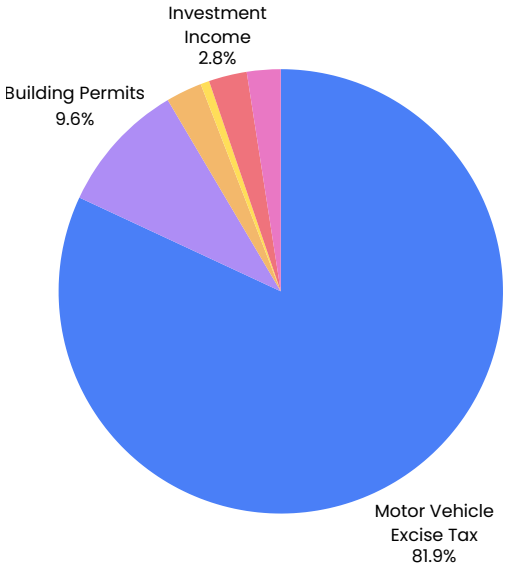
FY28 General Fund Revenues



LOCAL RECEIPTS

Local receipts are revenue that is generated locally, such as motor vehicle excise tax, penalties and interest, charges, permits, licenses, and fees. Most of the Town's local receipts are generated through motor vehicle excise tax revenue. The Town is estimating $850,000 in local receipts for FY28-FY30.

FY26 Local Receipts Breakdown		
Motor Vehicle Excise Tax	$781,239.99	81.93%
Building Permits	$91,270.80	9.57%
Public Safety Fees and Citations	$25,009.78	2.62%
Town Clerk Fees	$6,100.00	0.64%
Investment Income	$26,457.14	2.77%
Other	$23,415.18	2.46%
Total	**$953,492.89**	**100.00%**



ALLOCATIONS

Beginning in FY27, the Town is recording transfers from the Community Preservation Fund, Trash Revolving Fund, and Water Enterprise Fund to the General Fund to properly reflect General Fund support and resources committed to these funds.

In FY27, a total of $38,863 will be transferred from these funds. In FY28, it is forecasted that these charges will be level, and in FY29 and FY30 will grow by 2% annually.

Allocations	**FY28**	**FY29**	**FY30**
Water Enterprise Fund	$21,204	$21,628	$22,061
Trash Revolving Fund	$8,477	$8,647	$8,819
Community Preservation Act	$9,182	$9,365	$9,553
Total	**$38,863**	**$39,640**	**$40,433**

OVERLAY SURPLUS

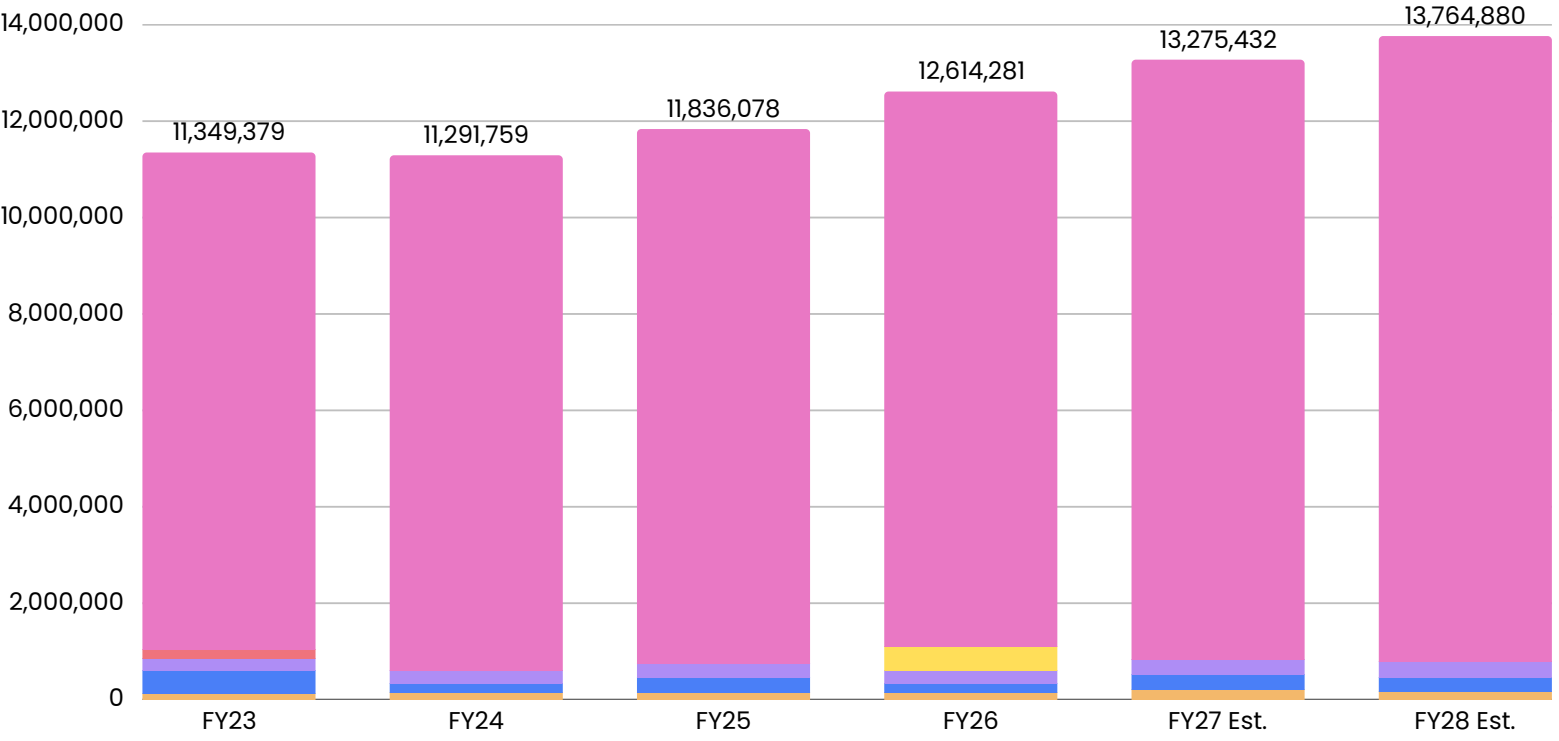
Over the last several years, the Town has utilized overlay surplus funds to help balance the budget. Overlay funds are amounts set aside from the property tax levy to cover anticipated property tax abatements and exemptions.

In FY26 and FY27, the Board of Assessors has approved the use of $25,000 in each year to help balance the budget. In FY28, the same amount is planned and in FY29 and FY30, overlay funds are not included in revenue projections.

TAX LEVY

The property tax levy is the revenue a community raises through real estate and personal property taxes, within the constraints of Proposition 2 ½. The annual growth in the tax levy limit increases automatically by 2.5% over the previous year's levy limit, plus an allowance for certain construction and other additions to the tax rolls or new growth. A community has the option to permanently increase its levy limit through a voter-approved override or temporarily through a debt exclusion or capital outlay expenditure exclusion.

	FY23	FY24	FY25	FY26	FY27 Estimated	FY28 Estimated
Prior Year Levy Limit	$10,300,200	$10,685,152	$11,090,571	$11,520,861	$12,446,428	$12,977,588
2.5% Allowed Increase	$258,152	$267,129	$277,264	$288,022	$311,161	$324,440
New & Amended Growth	$126,800	$138,290	$153,026	$156,704	$220,000	$165,000
Prop 2 1/2 Override				$480,841		
Excluded Debt	$475,253	$201,188	315,217	$167,853	$297,844	$297,852
Capital Exclusion	$188,974					
Tax Levy	**$11,349,379**	**$11,291,759**	**$11,836,078**	**$12,614,281**	**$13,275,432**	**$13,764,880**



Dunstable relies heavily on property taxes to fund operations, which accounts for 87.4% of the projected General Fund revenue in FY27 and 87.6% in FY28. Between FY23 and FY27, the Town has approved a general fund override, a one-year capital expenditure exclusion for the school department and has excluded debt in addition to the levy limit.

STATE AID

State Aid is the combination of revenues Dunstable receives from the state through the annual cherry sheet, the official notification from the Division of Local Services of estimated aid and assessments. State aid is slightly lower than 3% of the Town's overall revenue in FY27 and remains proportionally constant in FY28 forecasted revenues. State Aid in Dunstable consists mostly of Unrestricted General Government Aid (UGGA), and unfortunately, is not a major revenue stream for the Town. Final state aid numbers for FY27 were higher than originally budgeted by $13,551 which is reflected in FY28 through FY30 projections. FY27 state aid was budgeted at $414,527 and final cherry sheet numbers were $428,078. The FY28-FY30 projections apply 2% annual growth to the final FY27 amount.

The chart below includes Dunstable's Cherry Sheet numbers since FY23.

State Aid					
	FY23	**FY24**	**FY25**	**FY26**	**FY27**
Unrestricted General Government Aid	$284,914	$294,031	$302,852	$306,183	$324,094
Exemp: VBS and Elderly	$7,692	$6,722	$5,271	$8,632	$12,841
State Owned Land	$62,523	$74,661	$76,532	$80,300	$82,269
Public Libraries	$6,608	$7,196	$8,306	$8,556	$8,874
Total Estimated Receipts	**$361,737**	**$382,610**	**$392,961**	**$403,671**	**$428,078**
State Assessments and Charges					
Air Pollution	$1,148	$1,203	$1,236	$1,265	$1,209
RMV Non-Renewal Surcharge	$2,700	$1,120	$1,420	$1,420	$1,620
Total	**$3,848**	**$2,323**	**$2,656**	**$2,685**	**$2,829**
Net	**$357,889**	**$380,287**	**$390,305**	**$400,986**	**$425,249**

FREE CASH

A community's free cash represents the amount of unrestricted funds available for appropriation that have been certified by the Division of Local Services as of July 1. Historically, the Town has voted to use free cash to help fund its operating budget. Since free cash is the result of the spending and collection activity within any given fiscal year, relying on it in this way can be unsustainable because there is no guarantee the free cash used to balance this year's budget will be available for next year's budget expenses. It also suggests that the Town may have a long-term structural budget deficit.

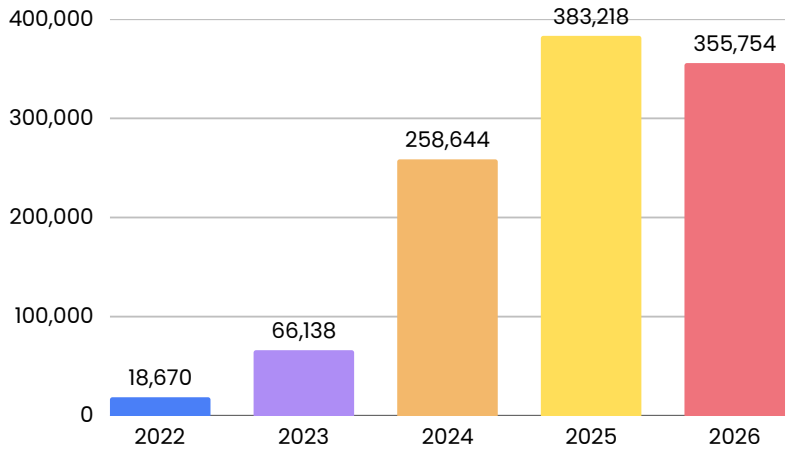
Free cash certified as of July 1 is the amount the state confirms is available for appropriation after the preceding fiscal year closes. Free cash use in a fiscal year is the portion Town Meeting appropriates for that year's budget or articles. For example, the $964,970 certified as of July 1, 2026 is available for use in FY27.

Free Cash Certification	**2022**	**2023**	**2024**	**2025**	**2026**
Fiscal Year Funded	**2023**	**2024**	**2025**	**2026**	**2027**
Free Cash Certification as of July 1	$527,737	$680,186	$617,368	$791,942	$964,970
Free Cash for Operating Expenses	$479,343	$574,343	$358,724	$105,117	$124,216
Free Cash for STM Articles					$90,000
Free Cash for ATM Articles	$29,724	$39,705		$220,000	$220,000
Free Cash for GDRSD				$83,607	$125,000
Free Cash for Snow/Ice Deficit					$50,000
Balance Remaining	**$18,670**	**$66,138**	**$258,644**	**$383,218**	**$355,754**

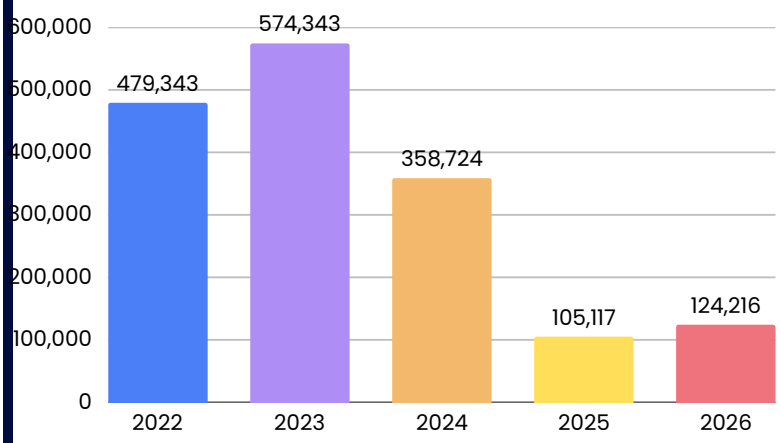
Between FY19 and FY24, Dunstable increasingly relied on free cash to balance its budget demonstrating a growing gap between the Town's operational expenses and revenues being generated. Over this period of time, the use of free cash grew from $133,967 in FY19 to $574,343 in FY24, increasing use by $440,376 or almost 330%.

Starting in FY25, the Town took significant steps to correct this issue, reducing reliance on free cash from $574,343 to $358,724, or by $215,619. In FY26 the Town needed $105,117 and in FY27 the Town used $124,216 of free cash to balance its budget.

Free Cash Balance



Free Cash used for Operating Expenses

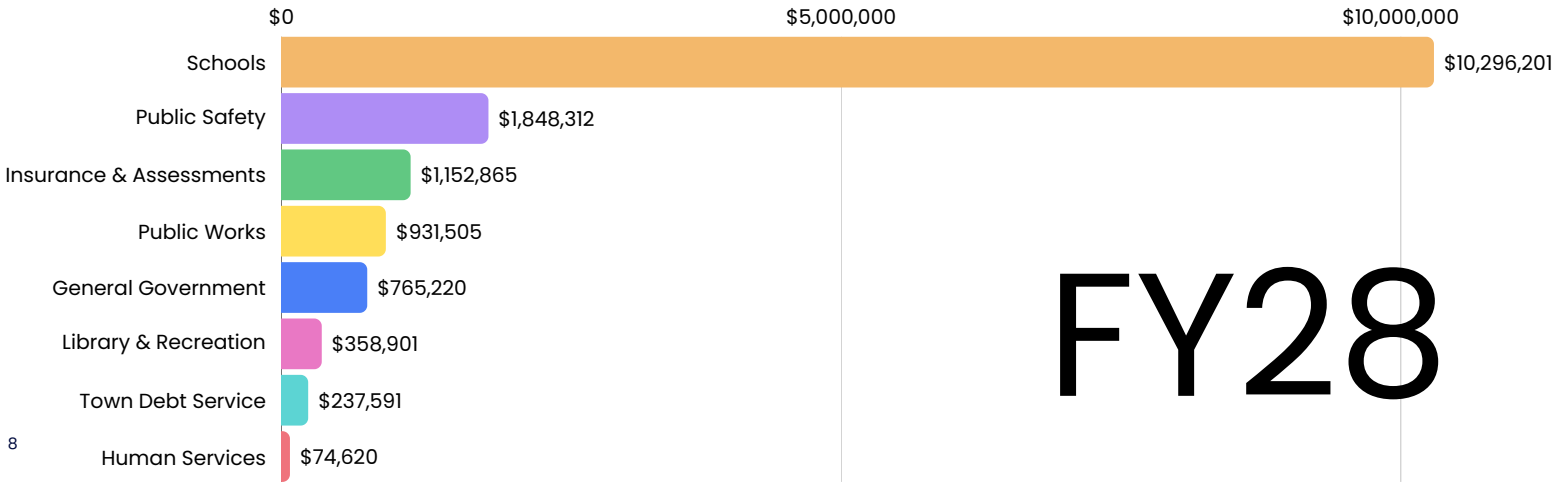


EXPENDITURE DETAIL

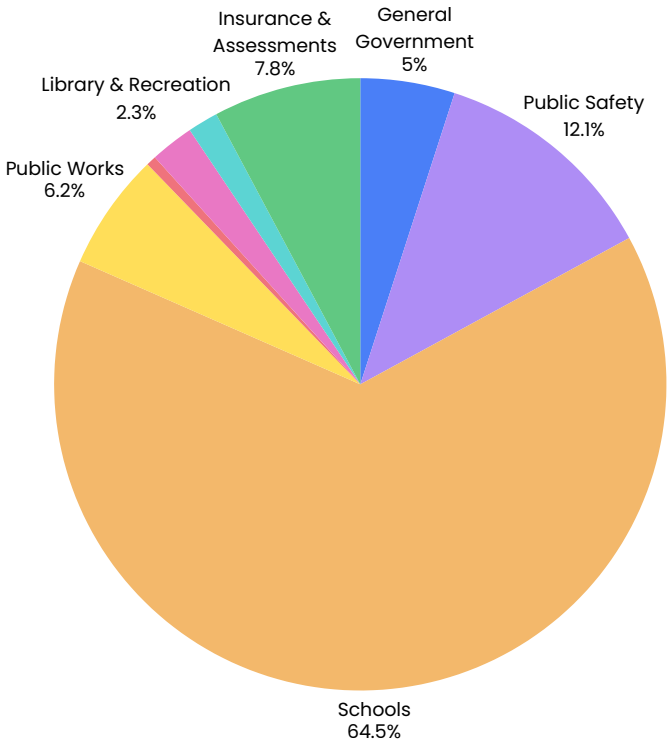
The Town spends in 8 categories: General Government, Public Safety, Public Works, Human Services, Library & Recreation, Debt Service, Insurance & Assessments, and Schools. For FY27, the spending in these categories totals $14,770,208. For FY28, the forecast shows costs will increase by $895,008 or 6.06%, with total spending at $15,665,216.

The breakdown of Town expenditures is below.

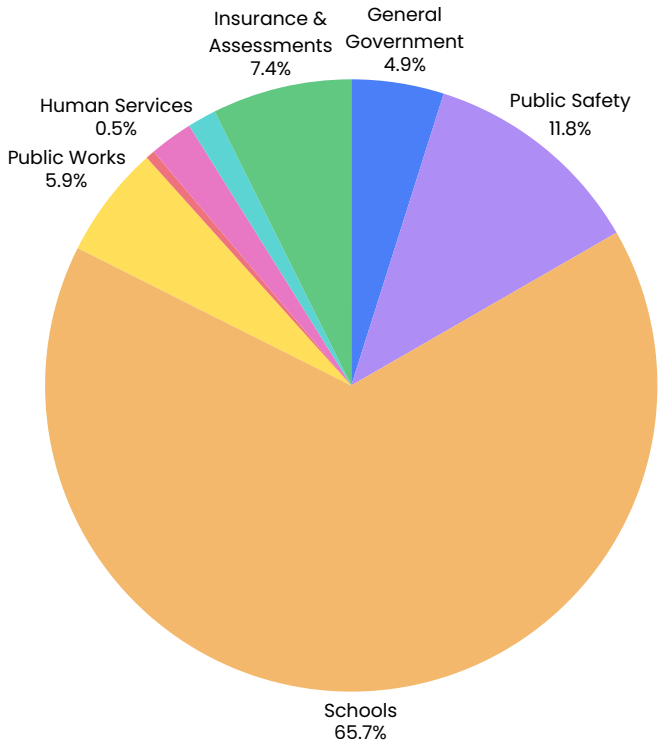
Budget Category	FY27	FY28	$ Increase	% Increase
General Government	$736,501	$765,220	$28,720	3.90%
Public Safety	$1,784,436	$1,848,312	$63,877	3.58%
Schools	$9,530,224	$10,296,201	$765,977	8.04%
Public Works	$912,091	$931,505	$19,414	2.13%
Human Services	$77,933	$74,620	-$3,313	-4.25%
Library & Recreation	$340,038	$358,901	$18,863	5.55%
Town Debt Service	$237,583	$237,591	$8	0.00%
Insurance & Assessments	$1,151,403	$1,152,865	$1,462	0.13%
Total	**$14,770,208**	**$15,665,216**	**$895,008**	**6.06%**



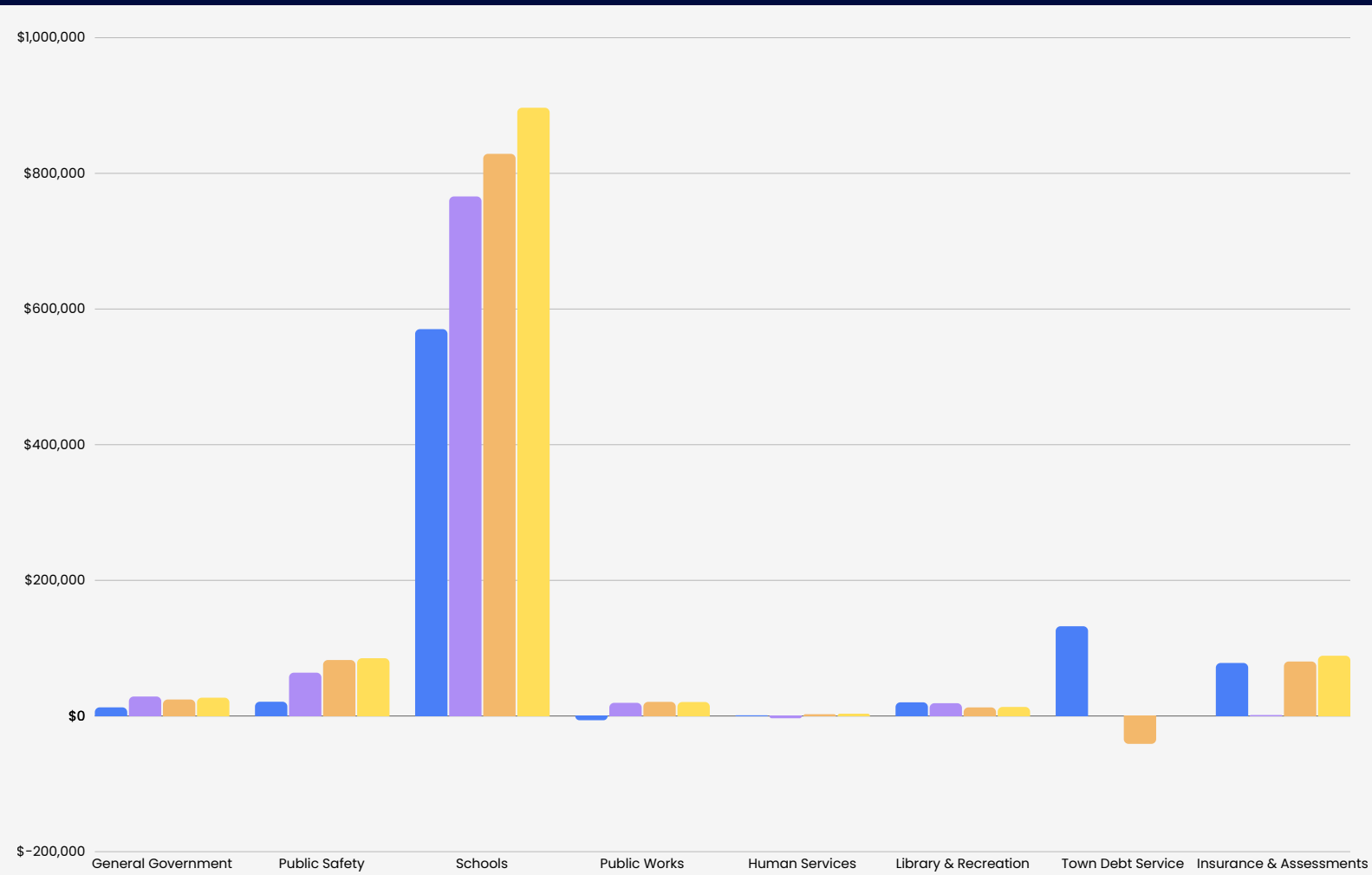
FY27 Budget by Category



FY28 Forecast by Category



Forecasted Increases Per Budget Category - FY28-FY30



The tables and charts below include data on forecasted increases by budget category from FY28-FY30.

Forecasted Budgets by Category

Budget Category	FY27	FY28 Estimated	FY29 Estimated	FY30 Estimated
General Government	$736,501	$765,220	$789,542	$816,525
Public Safety	$1,784,436	$1,848,312	$1,930,846	$2,016,024
Schools	$9,530,224	$10,296,201	$11,124,989	$12,021,737
Public Works	$912,091	$931,505	$952,566	$973,613
Human Services	$77,933	$74,620	$77,244	$80,661
Library & Recreation	$340,038	$358,901	$371,594	$384,940
Town Debt Service	$237,583	$237,591	$196,504	$196,513
Insurance & Assessments	$1,151,403	$1,152,865	$1,233,204	$1,322,052
Total	**$14,770,208**	**$15,665,216**	**$16,676,490**	**$17,812,067**

Forecasted Budget Increases by Category

Budget Category	FY27	FY28 Estimated	FY29 Estimated	FY30 Estimated
General Government	$12,743	$28,720	$24,322	$26,983
Public Safety	$21,027	$63,877	$82,534	$85,178
Schools	$570,337	$765,977	$828,788	$896,748
Public Works	-$6,258	$19,414	$21,061	$21,047
Human Services	$1,010	-$3,313	$2,624	$3,417
Library & Recreation	$20,157	$18,863	$12,693	$13,346
Town Debt Service	$132,321	$8	-$41,086	$9
Insurance & Assessments	$78,188	$1,462	$80,339	$88,848
Total	**$829,524**	**$895,008**	**$1,011,274**	**$1,135,576**

Percent Increases Forecasted

	Voted FY27 Budget	Estimated FY28 Projected	Estimated FY29 Projected	Estimated FY30 Projected
Municipal Salaries	2.75%	2.81%	3.39%	3.57%
Municipal Operations	-1.25%	4.22%	3.97%	3.76%
Insurance & Assessments	7.29%	0.13%	6.97%	7.20%
Municipal Operations - TOTAL	2.60%	2.58%	4.36%	4.46%
Municipal Debt & Interest	125.71%	0.00%	-17.29%	0.00%
Town Operations & Debt - TOTAL	5.20%	2.46%	3.40%	4.30%
Schools - Operations	6.44%	8.09%	8.10%	8.11%
Schools - Debt & Interest	-3.51%	0.00%	0.00%	0.00%
Schools Operations & Debt - TOTAL	6.37%	8.04%	8.05%	8.06%
Total Budget for the Fiscal Year	**5.95%**	**6.06%**	**6.46%**	**6.81%**

DEBT SERVICE

The Town is currently carrying excluded debt service for water infrastructure improvements, a fire rescue truck, and the PFAS Mitigation Project at the high school. The fire rescue truck is expected to be paid off in FY28. The total debt does not include temporary loan interest line budgeted at $3,774.

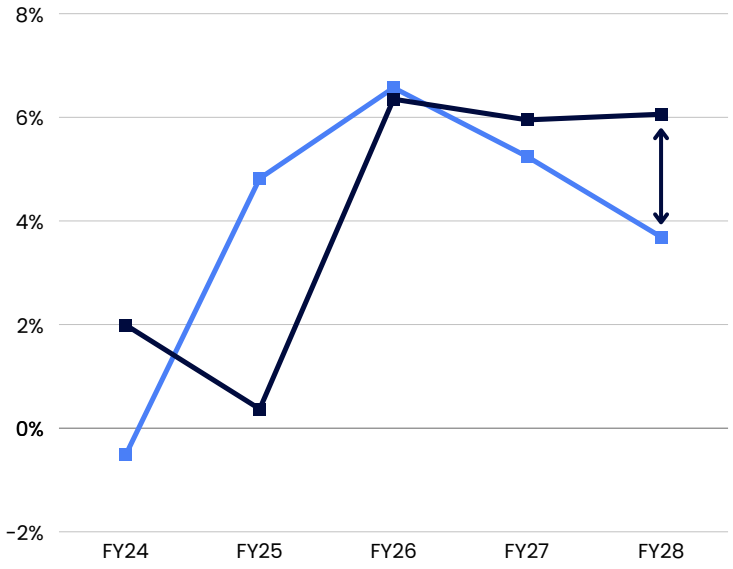
	2028	2028	2029	2029	2030	2030
Excluded Projects	**Principal**	**Interest**	**Principal**	**Interest**	**Principal**	**Interest**
Water Infrastructure General Fund Debt Service	$33,012	$24,721	$33,797	$23,945	$34,601	$23,151
Rescue Truck	$38,113	$2,983				
PFAS Mitigation Project	$134,988		$134,988		$134,988	
TOTAL DEBT	**$206,113**	**$27,703**	**$168,785**	**$23,945**	**$169,589**	**$23,151**

REVENUE AND EXPENDITURES

Levy Increase vs. Expenditure Increases

	Tax Levy	Tax Levy % Increase	Budget	Budget % Increase
FY23	$11,349,379		$12,805,266	
FY24	$11,291,759	-0.51%	$13,059,629	1.99%
FY25	$11,836,078	4.82%	$13,107,748	0.37%
FY26	$12,614,281	6.57%	$13,940,684	6.35%
FY27	$13,275,432	5.24%	$14,770,208	5.95%
FY28	$13,764,880	3.69%	$15,665,216	6.06%

Dunstable's increase in levy capacity was below expenditure growth in FY24. In FY25, overall expenditures were below tax levy growth allowing the Town to reduce its reliance on one-time revenues (free cash). In FY26, growth in expenditures and the levy essentially matched. In FY27, the levy increase was slightly lower than expenditure growth and FY28 projections show that gap widening.



Budget Increases versus New Revenue

New Revenue Calculation - FY28 - FY30

*Forecast assumes $80,000 remains available after final FY27 levy and overlay decisions.

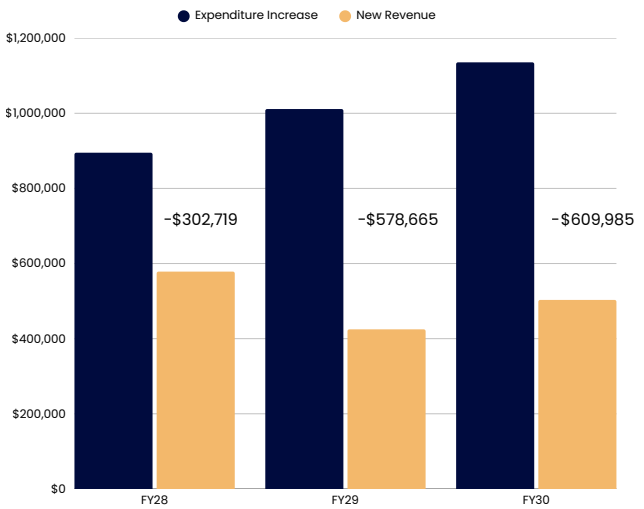
	FY28	FY29	FY30
FY27 Unbudgeted New Growth	$80,000	$0	$0
2.5% Tax Increase	$324,440	$336,676	$348,718
New Growth	$165,000	$145,000	$145,000
Free Cash Increase	$784	$0	$0
Excluded Debt	$8	-$41,087	$9
Local Receipts Increase	$0	$0	$0
State Aid Increase	$22,113	$8,733	$8,907
Allocations	$0	$777	$793
Overlay Surplus	$0	-$25,000	$0
Total	**$592,344**	**$425,099**	**$503,427**

The Town's available new revenue is projected to decline from approximately $592,000 in FY28 to $425,000 in FY29 before a slight increase to approximately $503,000 in FY30. The decline in projected new revenue in FY29 is primarily attributable to the expiration of fire rescue truck excluded debt and the fact that approximately $80,000 of FY27 unbudgeted new growth is available only in the FY28 calculation.

Most new recurring revenue comes from the annual 2.5% property tax increase and new growth. The projections demonstrate the limited amount of new revenue available each year to support increasing operating costs and other budgetary obligations.

New Revenue versus Budget Increases

	FY28	FY29	FY30
New Revenue	$592,344	$425,099	$503,427
Additional Levy Growth from Prior Overrides		$7,568	$22,224
Expenditure Increase	$895,064	$1,011,332	$1,135,635
Variance	**-$302,719**	**-$578,665**	**-$609,985**



RESERVE FUNDS

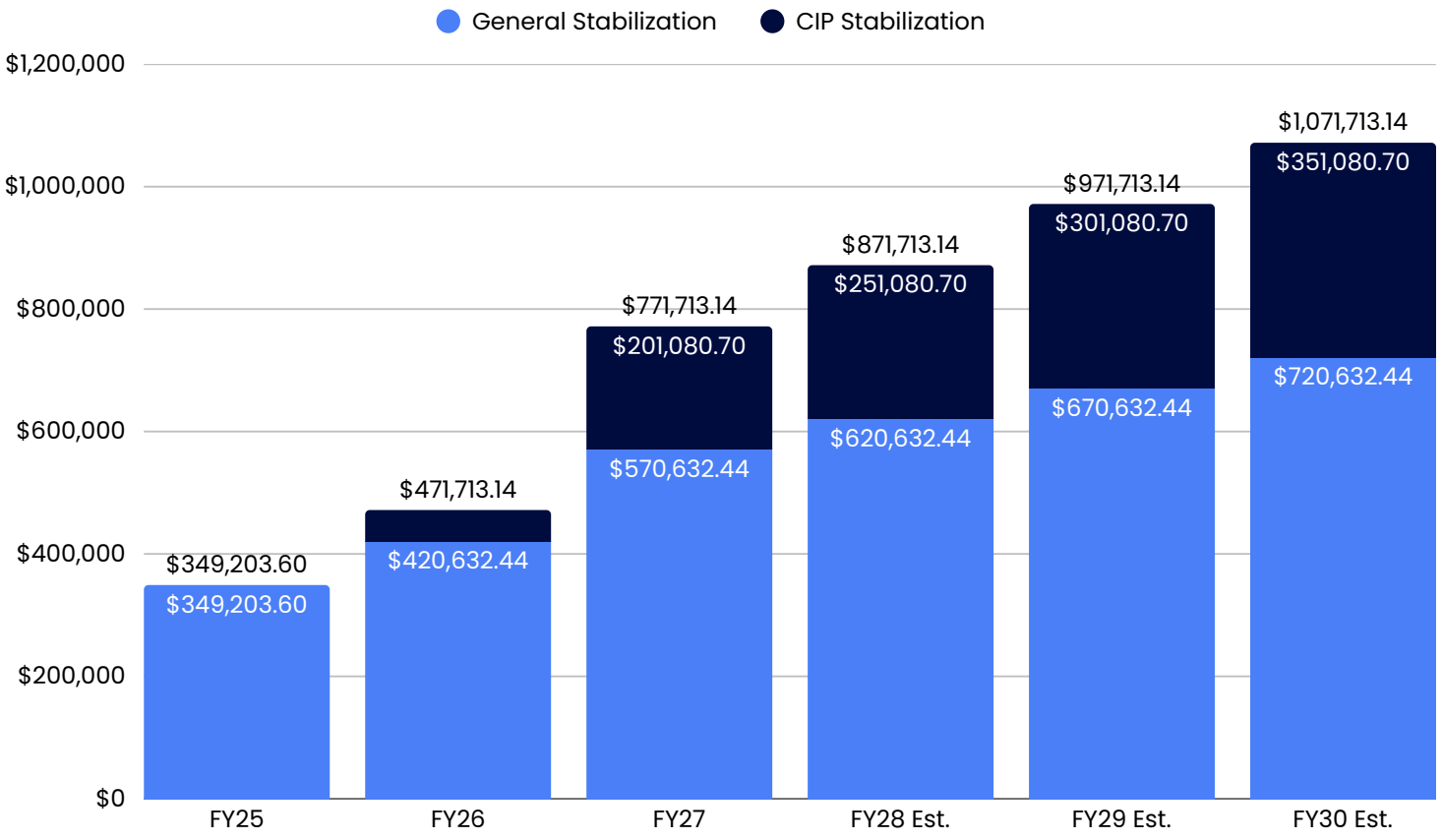
In addition to the Town's free cash and reserve fund budgeted annually, the Town also has established a General Fund Stabilization Fund and Capital Improvement Program Stabilization Fund. This forecast plans to continue to contribute $50,000 annually to both of these funds which is depicted in the forecast summary under Town Meeting articles.

General Stabilization Fund

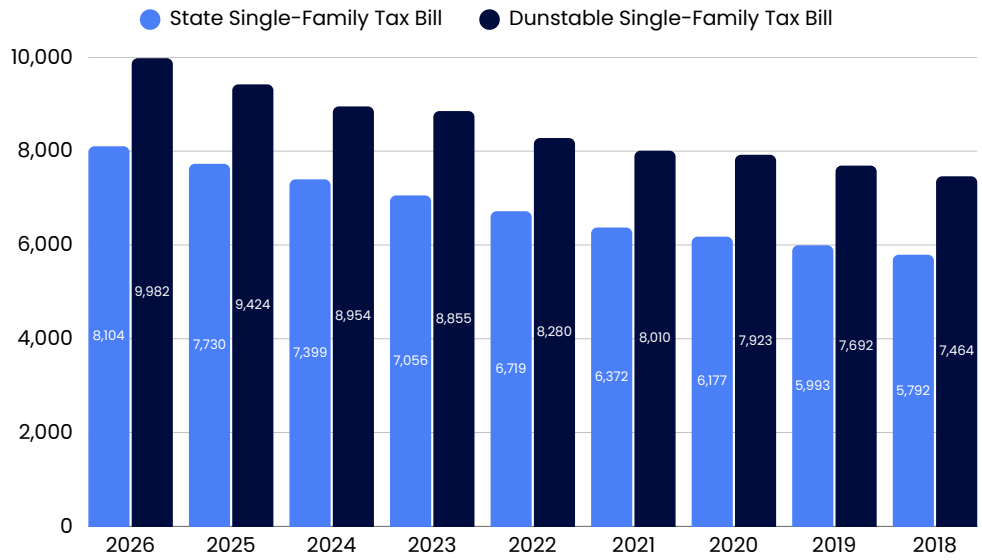
Fiscal Year	Balance
FY25	$349,203.60
FY26	$420,632.44
FY27	$570,632.44
FY28 Est.	$620,632.44
FY29 Est.	$670,632.44
FY30 Est.	$720,632.44

CIP Stabilization Fund

Fiscal Year	Balance
FY25	$0.00
FY26	$51,080.70
FY27	$201,080.70
FY28 Est.	$251,080.70
FY29 Est.	$301,080.70
FY30 Est.	$351,080.70



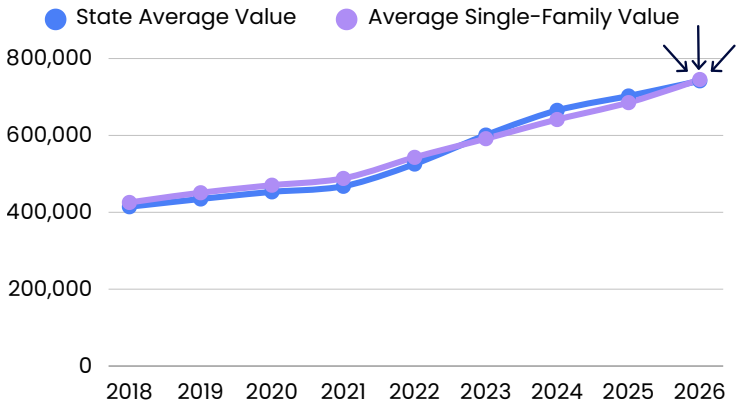
AVERAGE SINGLE FAMILY TAX BILL



In FY26, Dunstable's average single-family tax bill was $9,982, higher than the state average, $8,104.

Dunstable's single-family tax bill has steadily increased since FY18, from $7,464 to $9,982, and has consistently been above the state average.

Between FY15 and FY22, home values in Dunstable were trending slightly higher than the state average. However, beginning in FY23, home values dropped slightly below the state average until FY26 where Dunstable once again jumped ahead of the state average by roughly $3,500.



COMPARABLE COMMUNITIES ANALYSIS

Dunstable's size, tax base, service structure, and regional school participation make precise comparisons difficult. Utilizing the Division of Local Services Databank, 8 comparable communities were identified. Data used to identify these communities included population size, Department of Revenue Income Per Capita, Average Single-Family Value and Tax Bill, and budget size. Another consideration was whether a community was part of a regional school district. This data is the most recent data available in the DLS Databank Community Comparison Report Tool. Accounting practices, regional school arrangements, shared services, enterprise funds, and debt classifications can affect comparisons.

Also included is a separate analysis of twelve communities in the region.

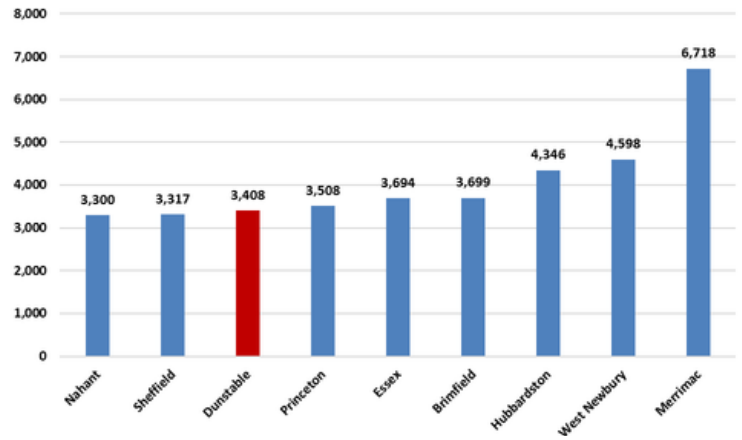
Comparable Communities - General Information

Municipality	County	2023 Population	FY 2025 Single Family Tax Bill	2022 DOR Income Per Capita	2024 EQV Per Capita	Land Area	Population Density	School District
Hubbardston	WORCESTER	4,346	4,814	43,697	180,725	41.07	106	Quabbin Regional Schools
Brimfield	HAMPDEN	3,699	5,275	44,091	171,301	34.74	106	Tantasqua Regional Schools
Sheffield	BERKSHIRE	3,317	5,556	46,979	288,037	47.44	70	Southern Berkshire Regional School District
Princeton	WORCESTER	3,508	7,781	68,822	231,882	35.41	99	Wachusett Regional School District
Merrimac	ESSEX	6,718	8,602	50,308	212,869	8.46	794	Pentucket Regional Schools
Dunstable	**MIDDLESEX**	**3,408**	**9,424**	**70,544**	**252,578**	**16.46**	**207**	**Groton Dunstable Regional Schools**
Nahant	ESSEX	3,300	9,492	79,167	443,893	1.05	3,143	Pre-K to 6; Swampscott Middle and High School
West Newbury	ESSEX	4,598	9,628	84,649	336,921	13.45	342	Pentucket Regional Schools
Essex	ESSEX	3,694	11,352	81,004	375,138	13.97	264	Manchester Essex Regional School District

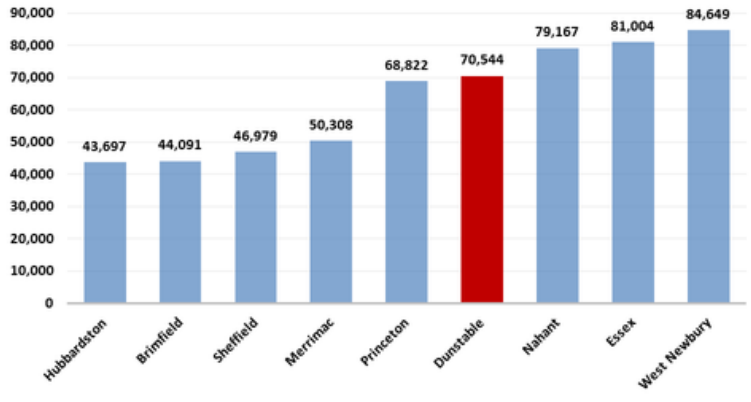
Assessed Values

Municipality	Assessed Value Residential	Assessed Value Commercial	Assessed Value Industrial	Assessed Value Pers Prop	Total Assessed Value
Brimfield	580,648,205	31,849,286	16,664,200	22,657,080	651,818,771
Hubbardston	705,674,596	18,494,452	6,956,500	25,932,196	757,057,744
Princeton	763,903,989	10,382,919	2,152,300	13,284,586	789,723,794
Dunstable	**820,144,490**	**5,547,612**	**4,505,800**	**30,589,133**	**860,787,035**
Sheffield	772,941,064	65,350,182	18,021,475	38,669,930	894,982,651
Essex	1,217,535,655	79,789,614	20,953,130	18,486,980	1,336,765,379
Nahant	1,359,497,595	17,630,901	609,200	35,362,720	1,413,100,416
Merrimac	1,370,390,765	28,110,158	11,708,980	13,244,058	1,423,453,961
West Newbury	1,489,751,590	11,803,865	3,951,100	23,197,200	1,528,703,755

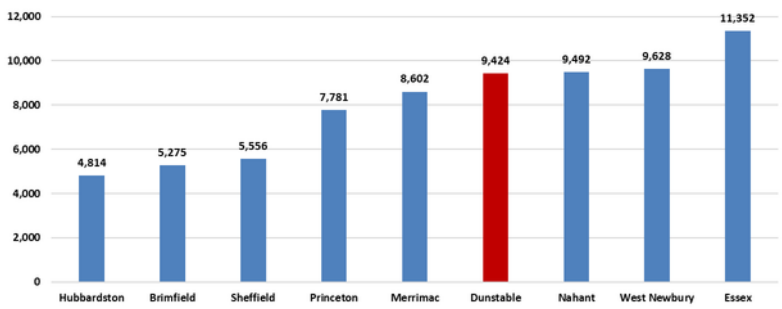
Population



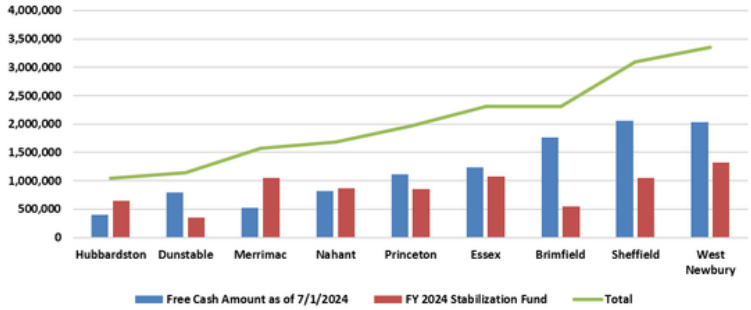
2022 DOR Income Per Capita



Average Single Family Tax Bill



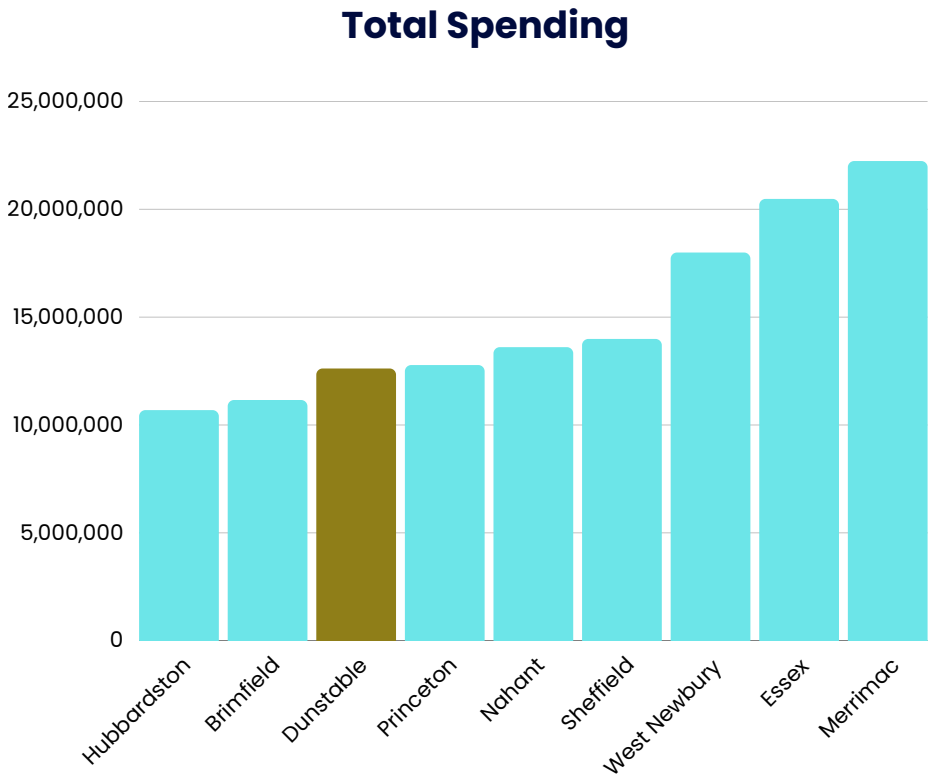
Available Reserves



COMPARABLE COMMUNITIES SPENDING

Community comparison data was compiled using the Division of Local Services (DLS) online tool. The Community Comparison Report tool serves as a clearinghouse of available information that's reported to DLS. The data below is the most up-to-date information available from FY24.

Municipality	TOTAL
Hubbardston	10,689,663
Brimfield	11,158,378
Dunstable	**12,618,814**
Princeton	12,778,606
Nahant	13,608,339
Sheffield	13,989,250
West Newbury	17,995,862
Essex	20,481,323
Merrimac	22,237,601



Categories of spending are broken down into 12 categories:

- **General Government**
- **Police**
- **Fire**
- **Other Public Safety**
- **Education**
- **Public Works**
- **Human Services**
- **Culture and Recreation**
- **Fixed Costs**
- **Intergovernment**
- **Other Expenses**
- **Debt Service**

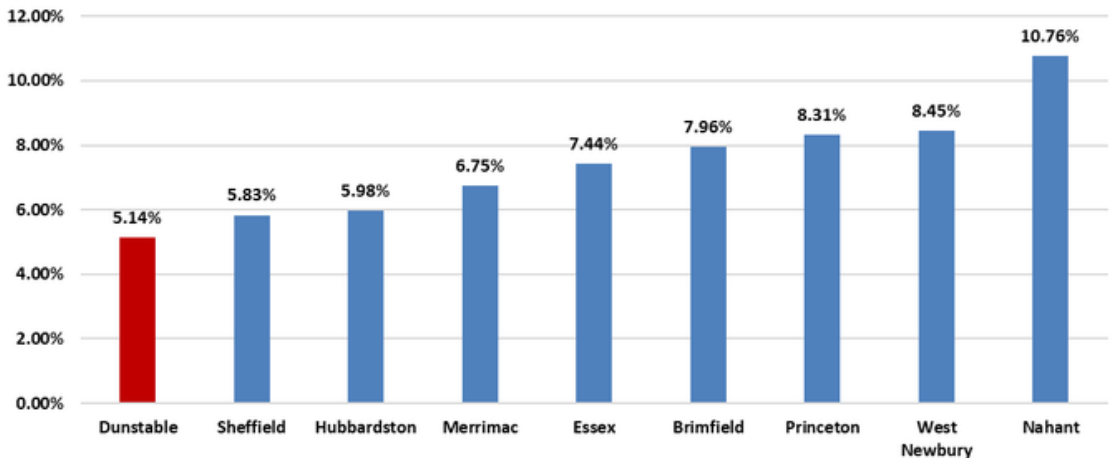
The breakdown of FY24 spending for each comparable community is below.

Because each community has different sized budgets, from approximately $22 million to $10.6 million, to accurately compare spending among these communities the following pages include comparisons of the total spending in each category and the graphs compare the percentage of spending in each category with the overall Town spending.

Municipality	General Government	Police	Fire	Other Public Safety	Education	Public Works	Human Services	Culture and Recreation	Fixed Costs	Intergovernment	Other Expenses	Debt Service	TOTAL
Hubbardston	638,863	705,528	528,193	411,972	6,297,701	1,058,144	29,009	95,939	787,402	0	9,952	126,960	10,689,663
Brimfield	888,279	436,157	263,478	351,171	6,675,781	887,659	213,694	127,729	1,008,490	129,940	0	176,000	11,158,378
Dunstable	**649,078**	**1,187,529**	**292,675**	**82,805**	**8,292,773**	**821,035**	**45,381**	**279,531**	**785,631**	**2,340**	**0**	**180,036**	**12,618,814**
Princeton	1,062,045	1,228,127	297,538	474,280	6,203,042	1,600,759	155,984	288,668	797,384	28,482	0	642,297	12,778,606
Nahant	1,464,829	1,693,062	1,355,657	170,929	4,450,433	635,968	177,544	292,274	2,516,471	325,225	0	525,947	13,608,339
Sheffield	816,057	678,163	146,014	124,037	8,090,970	2,933,178	143,659	270,900	786,272	0	0	0	13,989,250
West Newbury	1,519,834	1,186,703	275,857	492,398	9,838,721	2,432,059	385,775	464,042	1,311,317	89,156	0	0	17,995,862
Essex	1,523,057	1,590,404	1,547,398	277,198	11,540,470	1,348,660	303,492	204,901	1,356,124	33,622	0	755,997	20,481,323
Merrimac	1,500,780	1,619,524	955,091	332,740	12,988,405	1,559,423	506,895	379,246	1,449,594	116,815	34,408	794,680	22,237,601

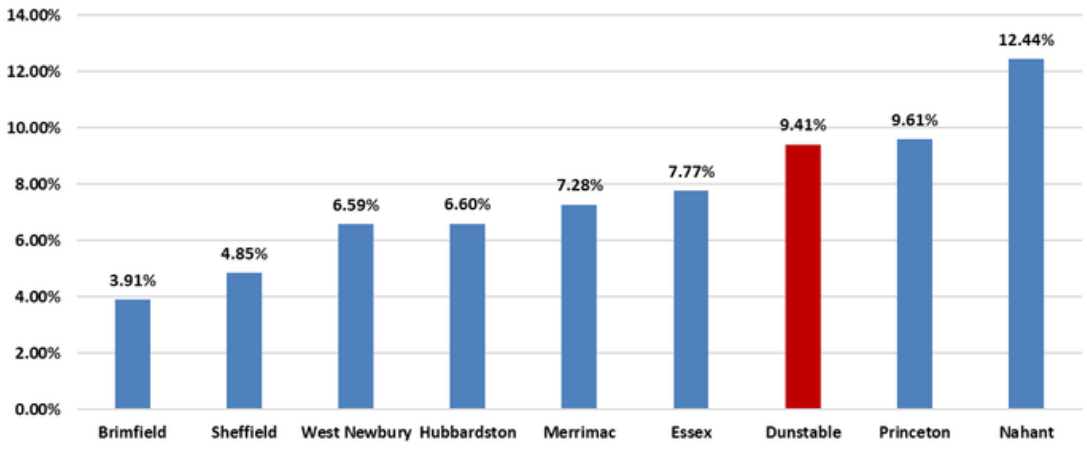
GENERAL GOVERNMENT

Municipality	General Government
Hubbardston	638,863
Dunstable	**649,078**
Sheffield	816,057
Brimfield	888,279
Princeton	1,062,045
Nahant	1,464,829
Merrimac	1,500,780
West Newbury	1,519,834
Essex	1,523,057



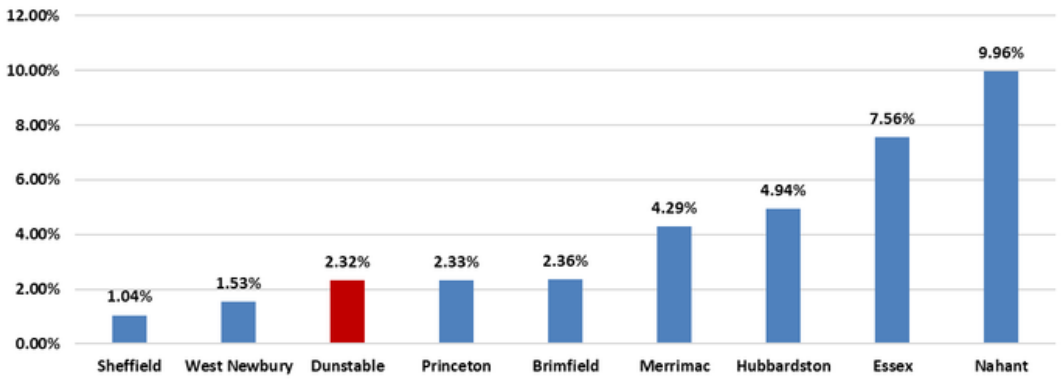
POLICE

Municipality	Police
Brimfield	436,157
Sheffield	678,163
Hubbardston	705,528
West Newbury	1,186,703
Dunstable	**1,187,529**
Princeton	1,228,127
Essex	1,590,404
Merrimac	1,619,524
Nahant	1,693,062



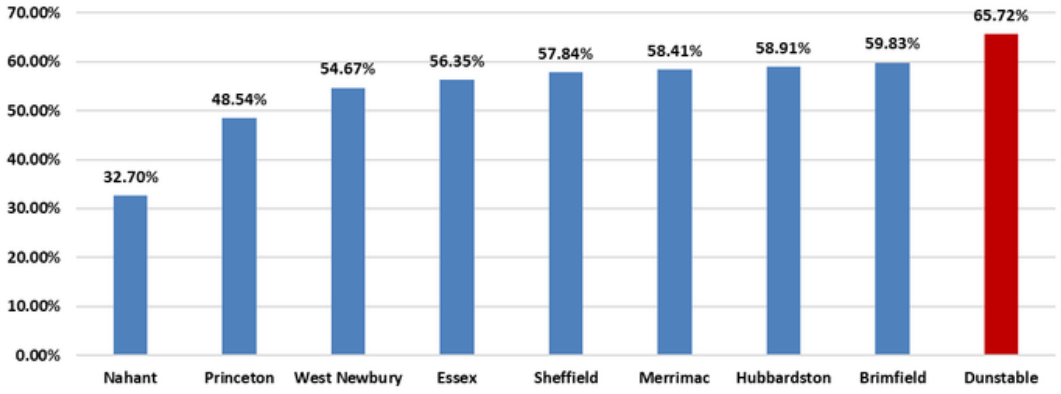
FIRE

Municipality	Fire
Sheffield	146,014
Brimfield	263,478
West Newbury	275,857
Dunstable	**292,675**
Princeton	297,538
Hubbardston	528,193
Merrimac	955,091
Nahant	1,355,657
Essex	1,547,398



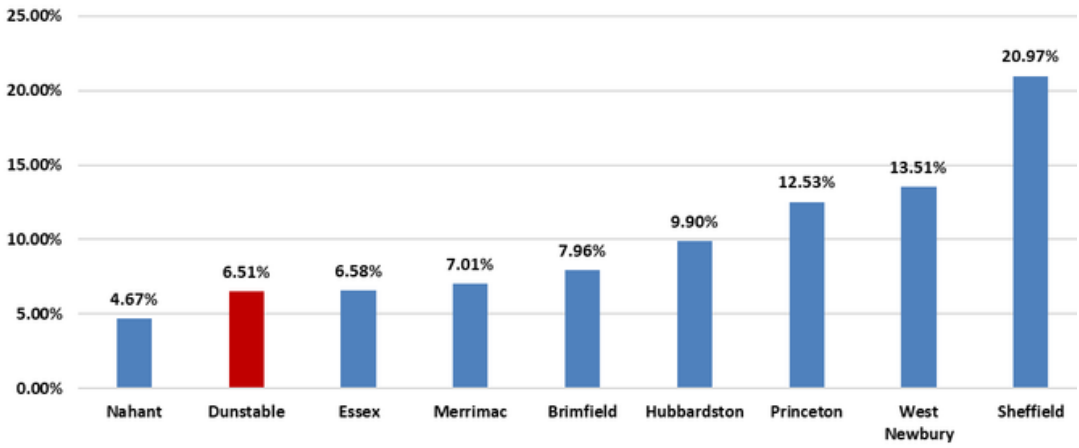
EDUCATION

Municipality	Education
Nahant	4,450,433
Princeton	6,203,042
Hubbardston	6,297,701
Brimfield	6,675,781
Sheffield	8,090,970
Dunstable	**8,292,773**
West Newbury	9,838,721
Essex	11,540,470
Merrimac	12,988,405



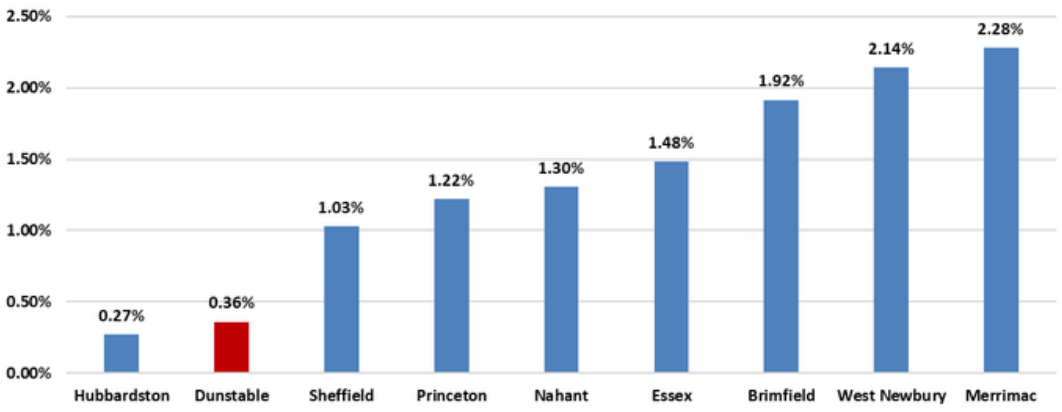
PUBLIC WORKS

Municipality	Public Works
Nahant	635,968
Dunstable	**821,035**
Brimfield	887,659
Hubbardston	1,058,144
Essex	1,348,660
Merrimac	1,559,423
Princeton	1,600,759
West Newbury	2,432,059
Sheffield	2,933,178



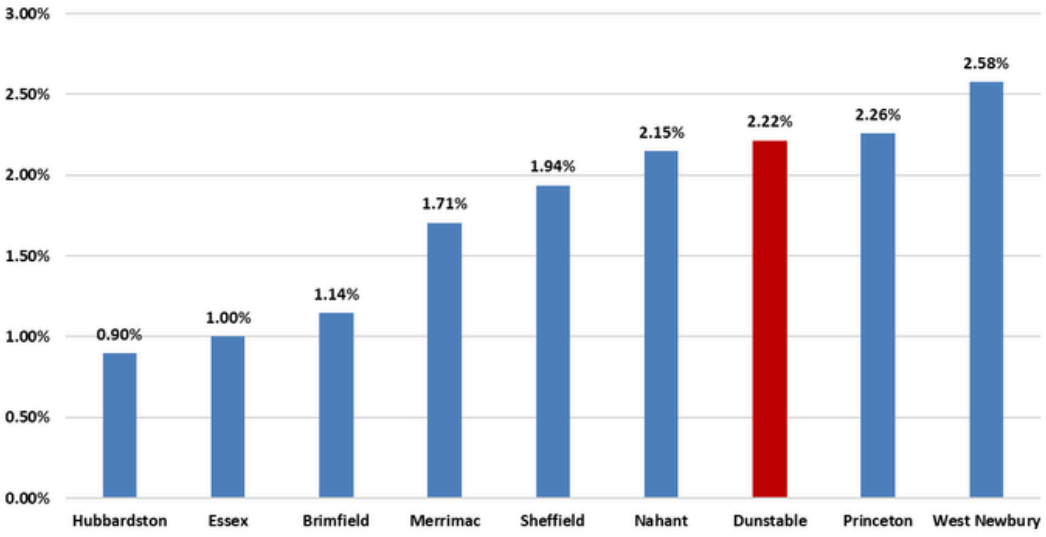
HUMAN SERVICES

Municipality	Human Services
Hubbardston	29,009
Dunstable	**45,381**
Sheffield	143,659
Princeton	155,984
Nahant	177,544
Brimfield	213,694
Essex	303,492
West Newbury	385,775
Merrimac	506,895



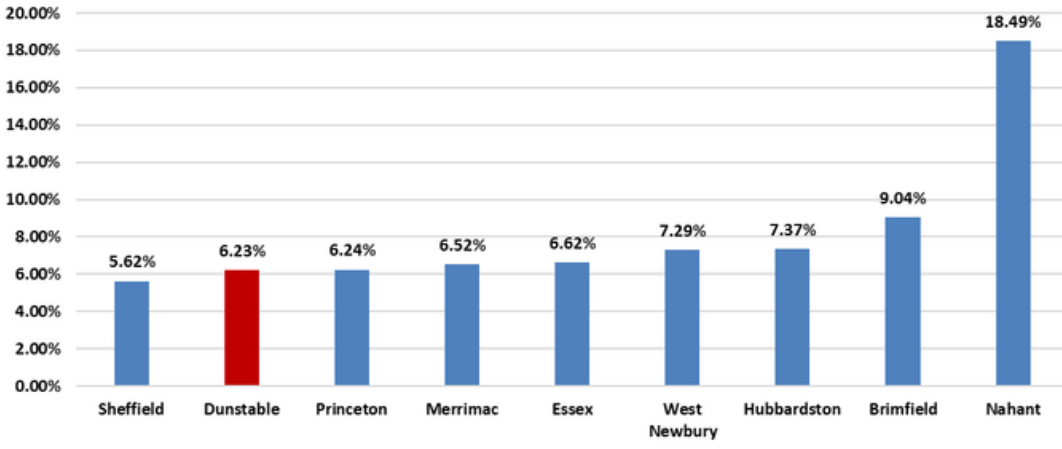
CULTURE AND RECREATION

Municipality	Culture and Recreation
Hubbardston	95,939
Brimfield	127,729
Essex	204,901
Sheffield	270,900
Dunstable	**279,531**
Princeton	288,668
Nahant	292,274
Merrimac	379,246
West Newbury	464,042



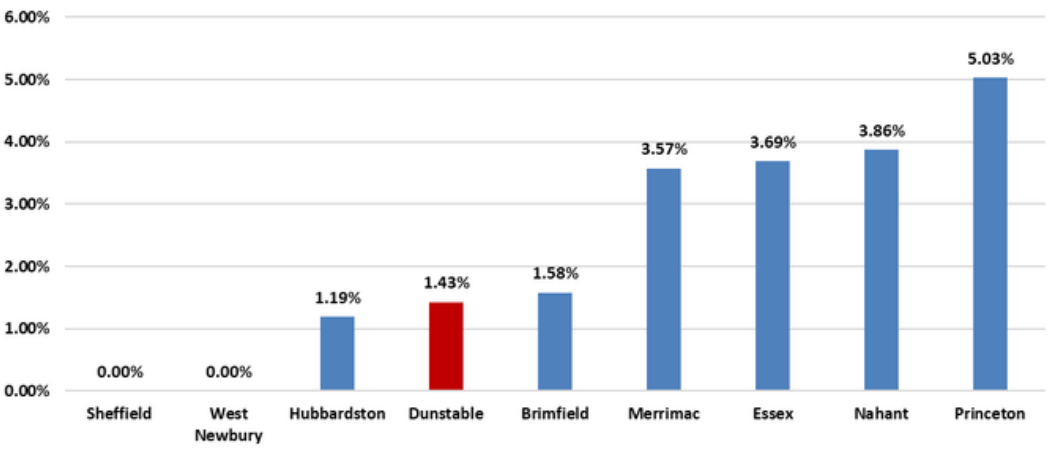
FIXED COSTS

Municipality	Fixed Costs
Dunstable	**785,631**
Sheffield	786,272
Hubbardston	787,402
Princeton	797,384
Brimfield	1,008,490
West Newbury	1,311,317
Essex	1,356,124
Merrimac	1,449,594
Nahant	2,516,471



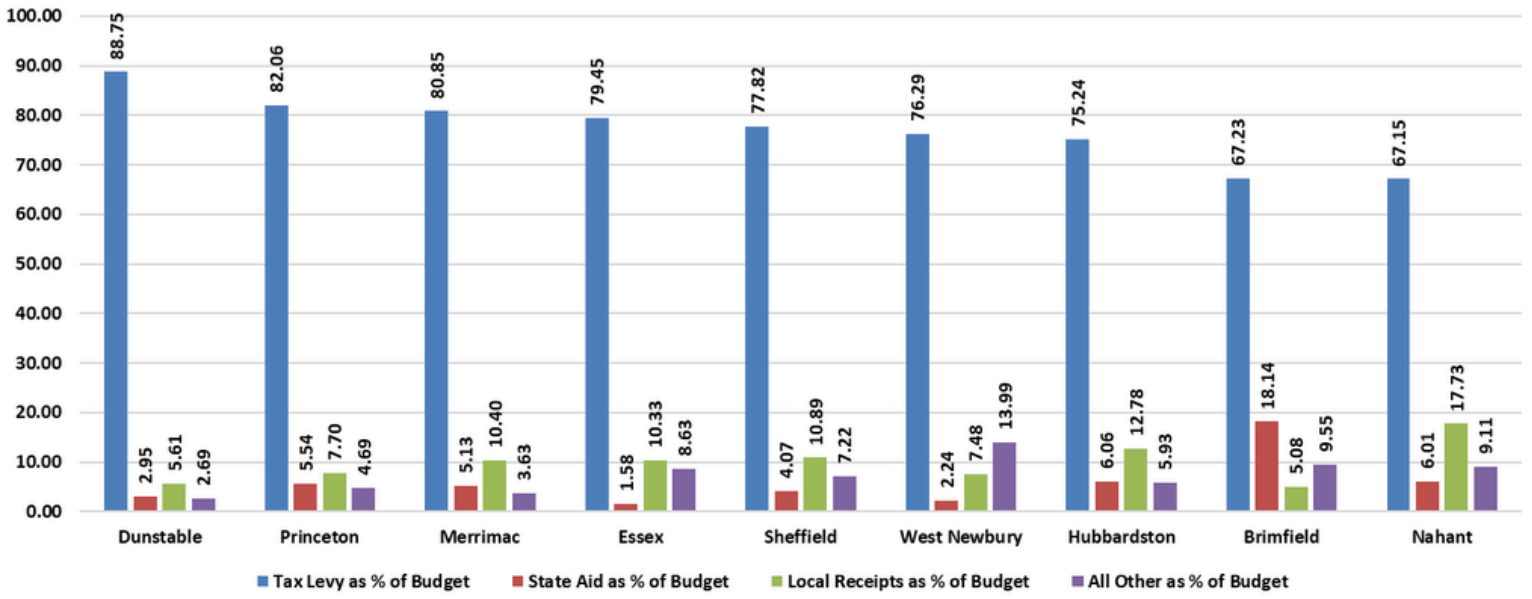
DEBT SERVICE

Municipality	Debt Service
Sheffield	0
West Newbury	0
Hubbardston	126,960
Brimfield	176,000
Dunstable	**180,036**
Nahant	525,947
Princeton	642,297
Essex	755,997
Merrimac	794,680



COMPARABLE COMMUNITIES REVENUE

Below is a comparison of municipal revenue with Dunstable's comparable communities. The revenue analysis is based on FY25 figures, the most recent data available on the DLS databank.



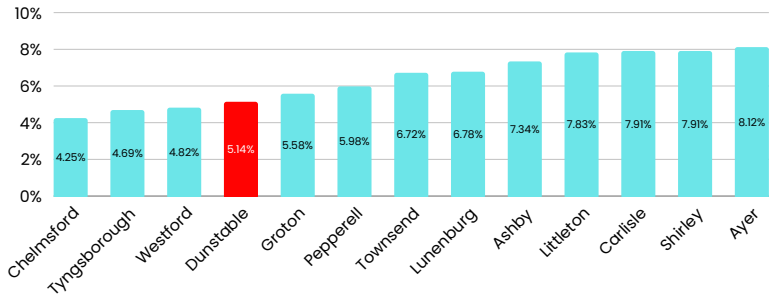
Municipality	County	Tax Levy	State Aid	Local Receipts	Other Revenue	Total Budget
Dunstable	**MIDDLESEX**	**11,835,822**	**392,961**	**748,000**	**358,864**	**13,335,647**
Princeton	WORCESTER	11,474,687	774,954	1,077,000	655,921	13,982,561
Merrimac	ESSEX	18,860,765	1,196,624	2,425,506	846,352	23,329,247
Essex	ESSEX	17,364,582	345,740	2,258,803	1,887,229	21,856,354
Sheffield	BERKSHIRE	10,838,240	566,410	1,517,000	1,005,913	13,927,563
West Newbury	ESSEX	16,510,001	485,641	1,619,166	3,026,607	21,641,415
Hubbardston	WORCESTER	8,842,434	711,871	1,501,551	697,093	11,752,949
Brimfield	HAMPDEN	9,216,717	2,487,673	697,040	1,308,792	13,710,222
Nahant	ESSEX	12,929,869	1,157,372	3,412,916	1,753,927	19,254,084

COMMUNITIES IN REGION – BRIEF REVIEW

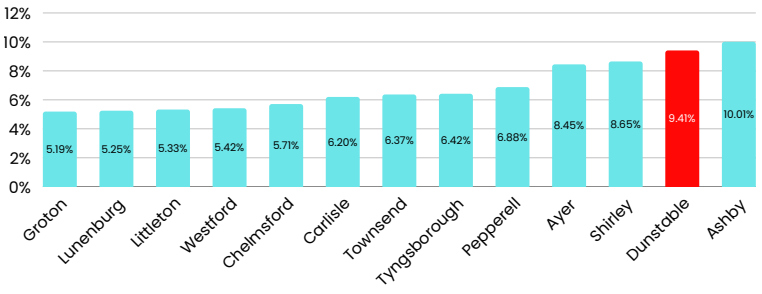
In addition to identified comparable communities, below is a brief breakdown of how the Town of Dunstable compares with communities in our region.

EXPENSES

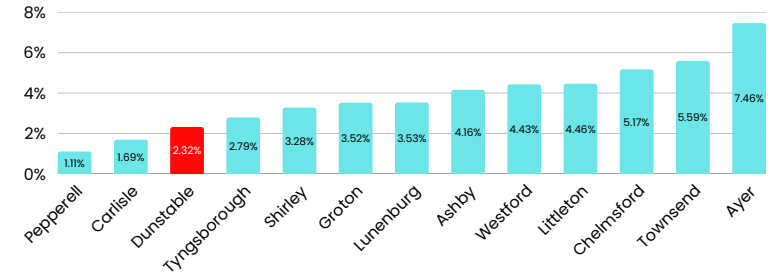
General Government



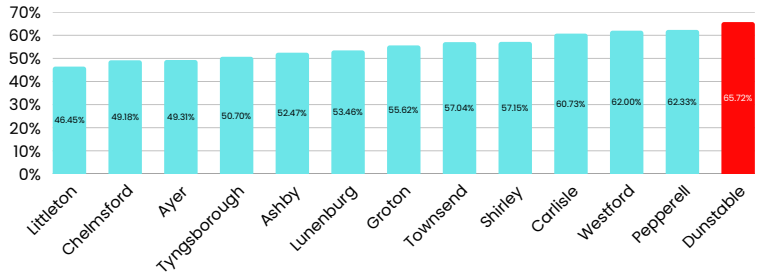
Police



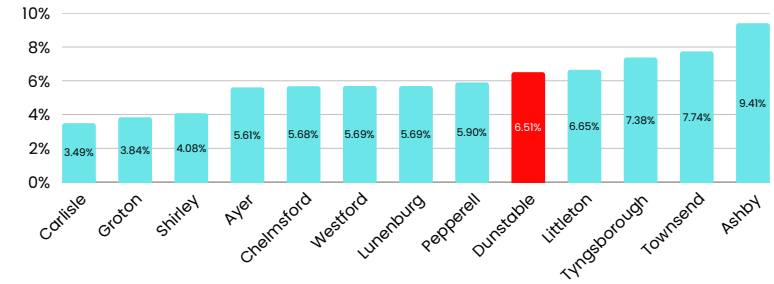
Fire



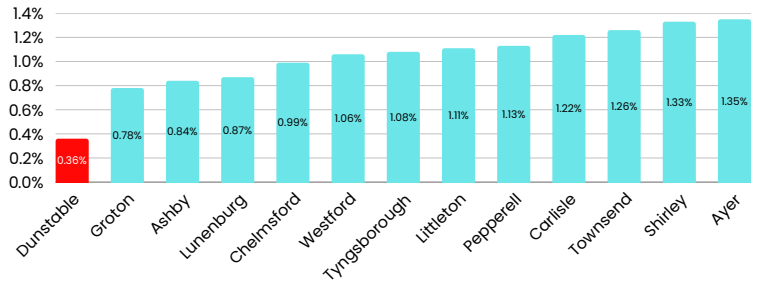
Education



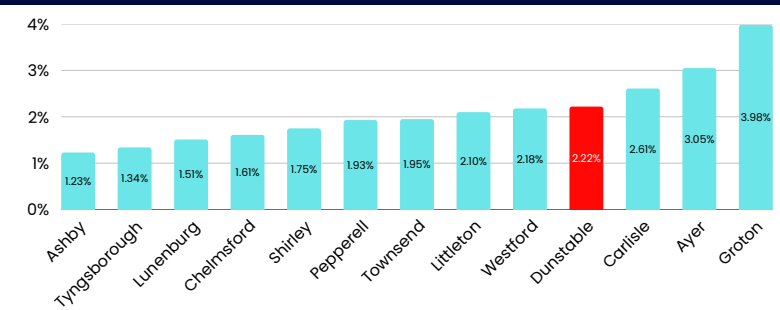
Public Works



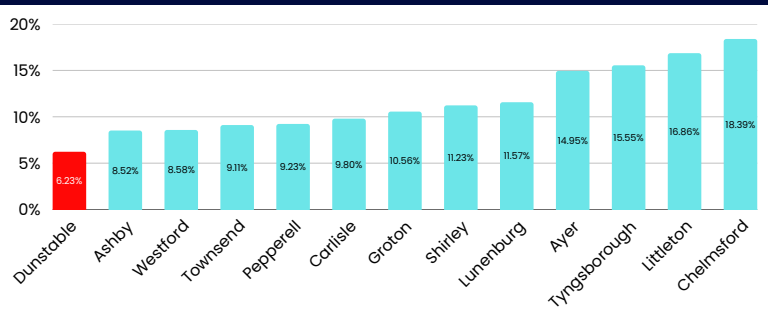
Human Services



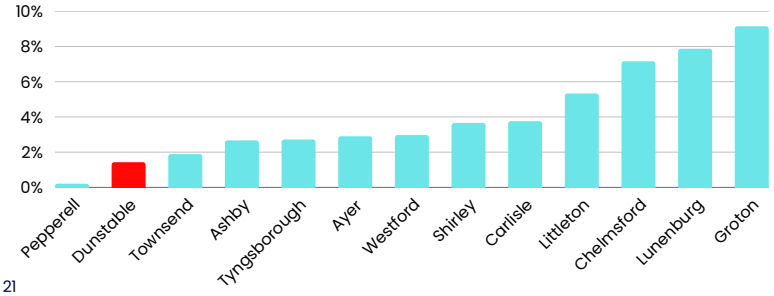
Culture and Recreation



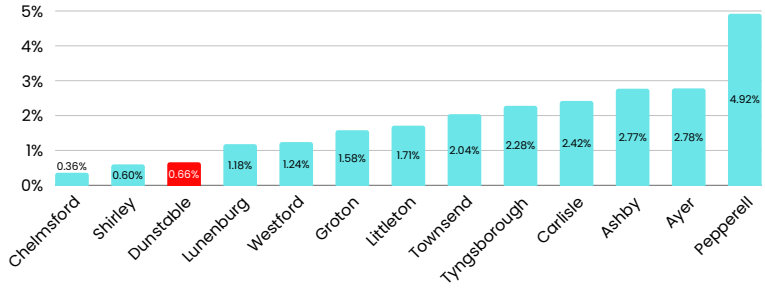
Fixed Costs



Debt Service

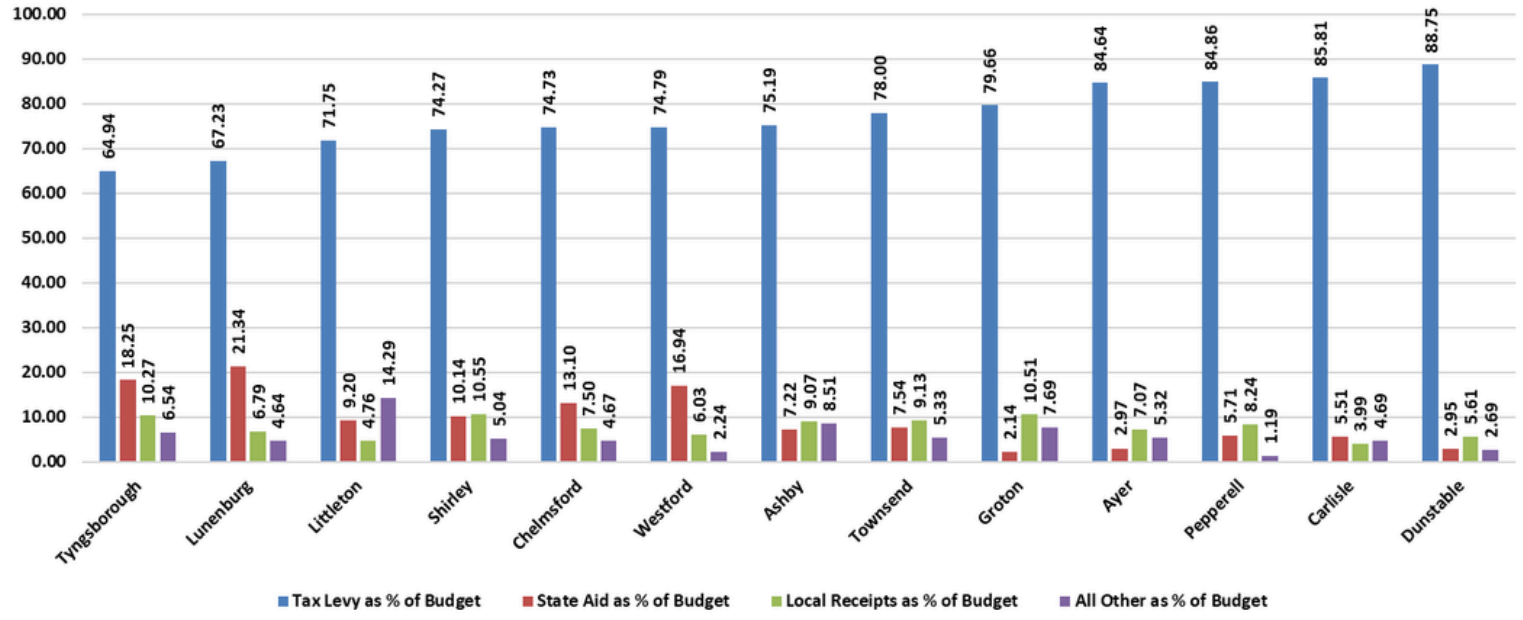


Other Public Safety

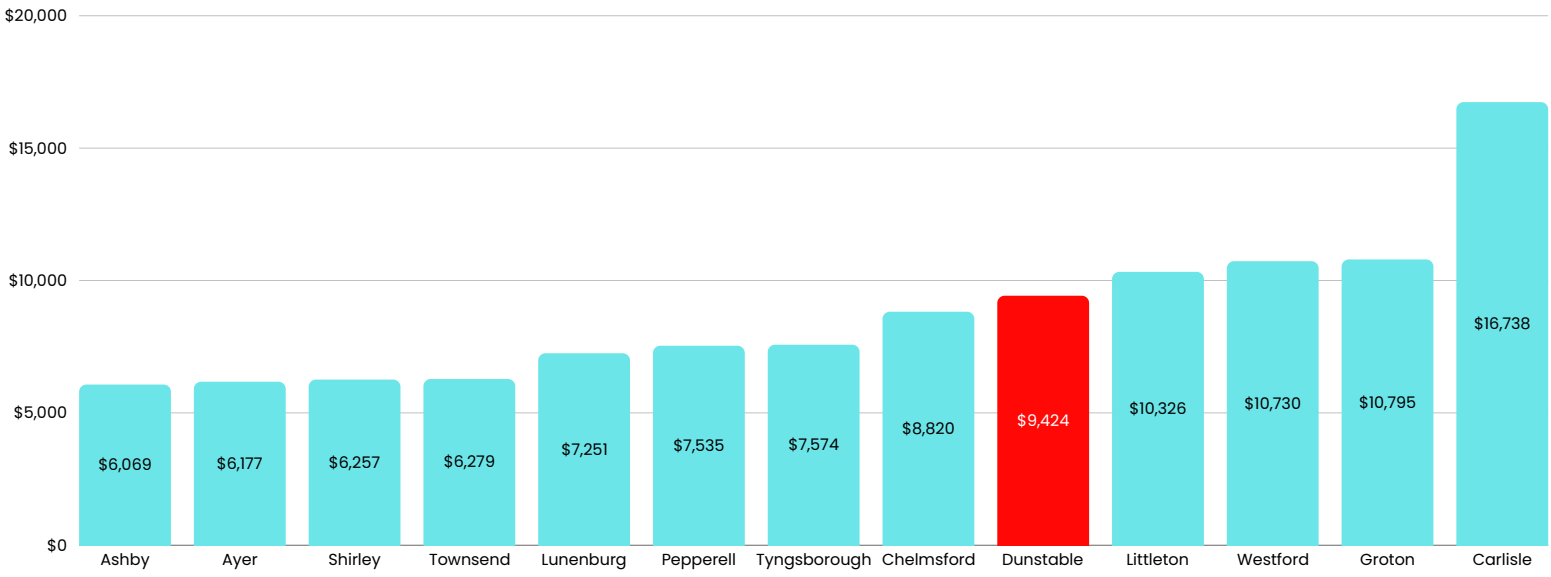


REVENUE

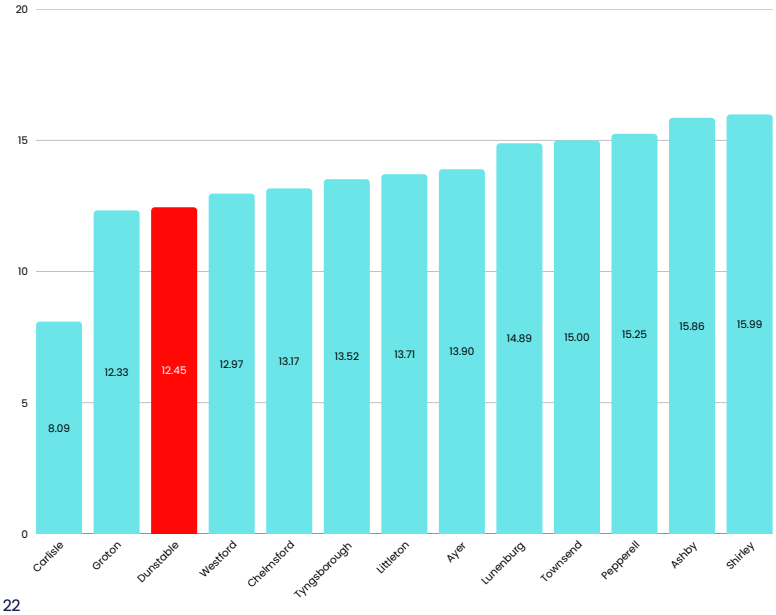
Revenue as % of Operating Budget



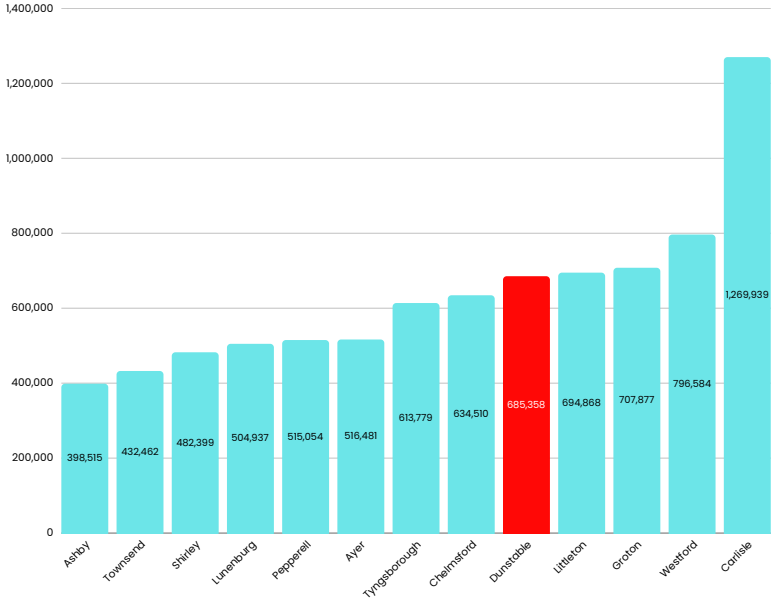
Average Single Family Tax Bill



Average Single Family Tax Bill as % of Income



Average Single Family Value



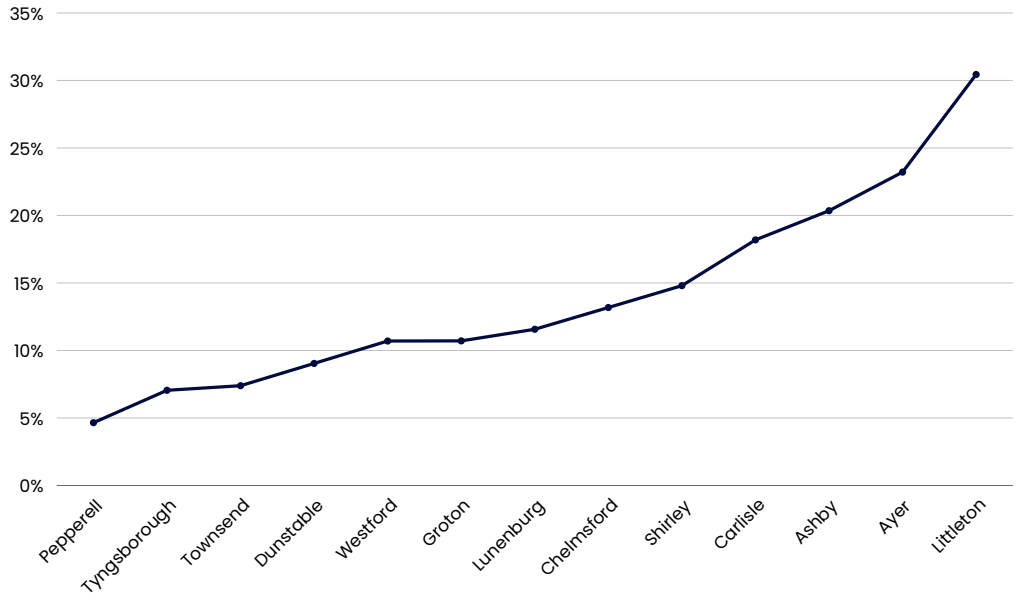
RESERVES

Reserve Totals

Municipality	FY 2024 GF Debt Serv % of Budget	Free Cash Amount as of 7/1/2024	FY 2024 Stabilization Fund	Total	Total Budget	% Reserves of Budget
Dunstable	**1.26**	**791,942**	**349,204**	**1,141,146**	**12,618,814**	**9.04%**
Pepperell	0.11	1,086,185	492,750	1,578,935	33,983,023	4.65%
Townsend	1.85	628,955	1,303,967	1,932,922	26,155,644	7.39%
Ashby	2.41	1,444,554	555,462	2,000,016	9,830,324	20.35%
Shirley	3.49	518,752	1,990,772	2,509,524	16,952,200	14.80%
Tyngsborough	2.14	492,619	2,999,164	3,491,783	49,504,418	7.05%
Lunenburg	7.06	2,270,060	2,901,158	5,171,218	44,697,051	11.57%
Groton	6.74	2,757,118	2,579,368	5,336,486	49,834,601	10.71%
Carlisle	3.63	4,872,786	1,326,070	6,198,856	34,081,368	18.19%
Ayer	2.51	3,261,808	3,654,032	6,915,840	29,792,679	23.21%
Westford	2.42	5,653,000	5,939,046	11,592,046	108,310,230	10.70%
Littleton	4.07	12,317,002	4,179,343	16,496,345	54,187,187	30.44%
Chelmsford	6.81	4,742,817	15,338,814	20,081,631	152,323,562	13.18%



Municipality	% Reserves of Budget
Pepperell	4.65%
Tyngsborough	7.05%
Townsend	7.39%
Dunstable	**9.04%**
Westford	10.70%
Groton	10.71%
Lunenburg	11.57%
Chelmsford	13.18%
Shirley	14.80%
Carlisle	18.19%
Ashby	20.35%
Ayer	23.21%
Littleton	30.44%



DEPARTMENT DETAIL

Department/Account		Budget FY27	Budget FY28	Projected Budget FY29	Projected Budget FY30
GENERAL GOVERNMENT					
Town Administrator					
Administrator Salary		176,950	185,798	193,229	200,959
Assistant Administrator Salary		50,190	52,700	53,753	56,441
Communication					
Office Supplies		400	400	408	416
Dues & Subscriptions		880	880	898	916
Training & Meetings		0	500	510	520
TA Travel Reimbursement		10,000	10,000	10,000	10,000
	SALARIES	227,140	238,497	246,983	257,400
	EXPENSES	11,280	11,780	11,816	11,852
Total		***238,420***	***250,277***	***258,798***	***269,252***
Select Board					
Salaries					
Energy					
Professional and Tech		330	330	340	350
Special Legal		4,000	4,500	4,635	4,774
Communication		7,000	7,250	7,395	7,543
Office Supplies Expense		300	300	306	312
In-State Travel		100	100	102	104
Dues and Membership		1,980	2,079	2,141	2,206
No. Midd. Council of Govt		4,800	4,800	4,944	5,092
	SALARIES	**0**	**0**	**0**	**0**
	EXPENSES	18,510	19,359	19,863	20,381
Total		***18,510***	***19,359***	***19,863***	***20,381***
Fincom					
Dues and Memberships		150	150	150	150
Reserve Account		30,000	30,000	30,000	30,000
Salary Reserve					
Total		**30,150**	**30,150**	**30,150**	**30,150**
Accountant					
Accountant Salary					
Assistant Accountant Salary		30,115	31,621	32,253	33,866
Accountant Services		42,000	43,260	44,558	45,895
Annual Audit		18,500	19,000	19,500	20,000
Professional Tech		6,000	6,000	6,180	6,365
Office Supplies		500	500	510	520
In-State Travel		850	850	867	884
Dues and Membership		100	100	103	106
	SALARIES	30,115	31,621	32,253	33,866
	EXPENSES	67,950	69,710	71,718	73,771
Total		***98,065***	***101,331***	***103,971***	***107,636***
Assessors					
Salaries					
Principle Assessor Salary		37,133	37,876	38,633	39,406
Associate Assessor Salary		13,871	14,148	14,856	15,153
Professional and Technical		7,000	13,600	14,008	14,428
Consultant Commercial Revaluation		6,000	6,000	6,180	6,365
Outsource Commercial; Recert		6,000	0	2,000	2,000
Communication		0	0	0	0
Office Supplies		500	500	510	520
In-State Travel		100	100	102	104
Dues and Memberships		50	50	52	53
	SALARIES	**51,004**	**52,024**	**53,489**	**54,559**
	EXPENSES	19,650	20,250	22,852	23,471
Total		***70,654***	***72,274***	***76,341***	***78,030***
Treasurer					
Treasurer-Collector		62,547	64,423	66,678	69,012
Treasurer/Collector Certification					
Professional and Technical		22,000	22,440	23,113	23,807
Communication		8,250	8,415	8,583	8,755
Office Supplies		2,000	2,000	2,040	2,081

	In-State Travel	600	600	612	624
	Dues and Memberships	250	250	258	265
	Other Bank Charges	490	490	500	510
	Tax Title				
	SALARIES	62,547	64,423	66,678	69,012
	EXPENSES	33,590	34,195	35,106	36,042
	Total	***96,137***	***98,618***	***101,784***	***105,054***
Town Counsel					
	Professional and Technical	***30,000***	***30,000***	***30,500***	***31,000***
Dog Program					
	Communication	200	200	204	208
	Other Supplies	600	600	612	624
	Total	***800***	***800***	***816***	***832***
Town Clerk					
	Salary				
	Town Clerk	21,679	22,112	22,665	23,232
	Assistant Clerk	16,730	17,567	17,918	18,814
	Temp Wages				
	Certification				
	Professional and Technical	700	700	721	743
	Communication	300	350	357	364
	Office Supplies	300	300	306	312
	In-State Travel	300	300	306	312
	Dues and Memberships	300	300	309	318
	SALARIES	38,409	39,679	40,583	42,045
	EXPENSES	1,900	1,950	1,999	2,049
	Total	***40,309***	***41,629***	***42,582***	***44,095***
Elections					
	Wages	3,000	3,075	3,100	3,150
	Repairs and Maintenance	1,100	1,100	1,133	1,167
	Professional and Tech	5,700	5,750	5,923	6,100
	Communication	1,000	1,000	1,020	1,040
	Other Supplies	1,100	1,100	1,122	1,144
	SALARIES	3,000	3,075	3,100	3,150
	EXPENSES	8,900	8,950	9,198	9,452
	Total	***11,900***	***12,025***	***12,298***	***12,602***
Registrar					
	Salary	***850***	***850***	***871***	***893***
Conservation					
	Clerical Wages	16,517	17,343	17,690	18,574
	Professional and Technical	280	280	288	297
	Communication	75	75	77	78
	Office Supplies	225	225	230	234
	Other Supplies	300	300	306	312
	In-State Travel	70	70	71	73
	Dues and Memberships	800	800	824	849
	Other Expenses	150	150	153	156
	SALARIES	16,517	17,343	17,690	18,574
	EXPENSES	1,900	1,900	1,949	1,999
	Total	***18,417***	***19,243***	***19,639***	***20,573***
Planning Board					
	Clerical Wage	16,517	17,343	17,690	18,574
	Professional and Tech	950	950	979	1,008
	Communication	100	100	102	104
	Office Supplies	200	200	204	208
	SALARIES	16,517	17,343	17,690	18,574
	EXPENSES	1,250	1,250	1,285	1,320
	Total	***17,767***	***18,593***	***18,974***	***19,894***
Zoning Board					
	Wages				
	Professional & Technical	500	500	515	530
	Office Supplies	500	500	510	520
	SALARIES	0	0		
	EXPENSES	1,000	1,000	1,025	1,051
	Total	***1,000***	***1,000***	***1,025***	***1,051***
Town Hall					
	Janitor/Recycler Wages	5,992	6,292	6,417	6,738
	Hall Energy	16,000	17,000	17,850	18,750
	Non- Energy Utilities	8,500	8,500	8,925	9,371

	Repairs and Maint.	10,500	12,000	12,360	12,731
	Property Related Services	12,000	12,250	12,618	12,996
	Professional and Tech	1,000	1,000	1,020	1,040
	Communication	5,000	5,000	5,100	5,202
	Office Supplies	2,000	2,000	2,040	2,081
	Bldg Repair & Maintenance Supplies	0	0	0	0
	Custodial Housekeeping Supplies	530	530	541	551
	SALARIES	5,992	6,292	6,417	6,738
	EXPENSES	55,530	58,280	60,453	62,723
	Total	***61,522***	***64,572***	***66,871***	***69,461***
Town Reports					
	Communication				
	Other Services	2,000	2,000	2,060	2,122
	Total	***2,000***	***2,000***	***2,060***	***2,122***
Town Engineer					
	Engineering Services	0	2,500	3,000	3,500
	Total	***0***	***2,500***	***3,000***	***3,500***
	TOTAL GENERAL GOVERNMENT	***736,501***	***765,220***	***789,542***	***816,525***
	SALARIES	452,091	471,146	485,754	504,812
	EXPENSES	284,410	294,074	303,788	311,714
		736,501	765,220	789,542	816,525
		0	0		
PUBLIC SAFETY					
Police Department					
	Chief Salary	143,471	147,775	152,208	156,775
	Wages	956,676	985,376	1,024,791	1,065,783
	Energy	12,360	12,750	13,388	14,057
	Maint and Repair Service	3,100	3,100	3,193	3,289
	Cruiser Repairs and Maint.	10,000	11,000	11,330	11,670
	Radio Repair & Maintain Service	15,450	15,450	15,914	16,391
	Property Related Services	7,000	7,000	7,210	7,426
	Professional & Tech (Training)	14,000	14,000	14,420	14,853
	Tuition Reimbursement	2,700	2,700	2,754	2,809
	Police Radio Communication/School Resource Officer	61,765	71,765	82,765	93,765
	Communication (Phone)	4,000	4,000	4,080	4,162
	Lockup	2,500	2,500	2,550	2,601
	Office Supplies	3,500	3,500	3,570	3,641
	Cruiser Supplies	29,000	30,000	30,900	31,827
	Other Supplies	26,700	27,000	27,540	28,091
	Dues and Memberships	13,900	13,900	14,317	14,747
	SALARIES	1,100,147	1,133,151	1,177,000	1,222,558
	EXPENSES	205,975	218,665	233,930	249,328
	Total	***1,306,122***	***1,351,816***	***1,410,930***	***1,471,885***
Fire Department					
	Chief Salary	73,410	74,878	76,750	79,053
	Wages Full Time (2) - New Line Item	108,202	110,500	113,815	117,229
	Overtime				
	Weekend 8-4 Scheduled Coverage (in station)				
	Call Wages for Vacation/Holiday/Sick Coverage				
	Call-In Wages	77,639	79,192	81,568	84,015
	Wages, training	10,000	10,200	10,506	10,821
	Station Coverage				
	Energy	7,000	7,500	7,875	8,269
	Water	3,000	3,000	3,150	3,308
	Repairs and Maint Expense	16,500	17,000	17,510	18,035
	Professional & Tech Services	2,000	2,000	2,060	2,122
	Computer Repairs & Software Licenses	4,400	4,400	4,488	4,578
	Communications	34,000	44,000	55,000	66,000
	Office Supplies	1,500	1,500	1,530	1,561
	Building Repairs and Maint	6,000	6,000	6,180	6,365
	Vehicular Supplies	11,000	11,000	11,330	11,670
	Firefighting Supplies	7,000	7,000	7,140	7,283
	Custodial	950	950	969	988
	Training	1,000	1,000	1,020	1,040
	EMS Equipment & Supplies	6,900	6,900	7,038	7,179
	Uniforms	500	500	510	520
	Dues and Memberships	2,300	2,300	2,369	2,440
	Personal Protective Equipment & Supp.	2,500	2,500	2,550	2,601
	Rehab supplies				
	Fire Department Equipment Replacement	12,000	12,000	12,360	12,731
	Annual Testing				
	Medical for new Hires	1,500	1,500	1,530	1,561
	SALARIES	269,251	274,770	282,639	291,118
	EXPENSES	120,050	131,050	144,609	158,250
	Total	***389,301***	***405,820***	***427,248***	***449,368***

Inspectors					
	Building Inspector Salary	27,928	28,487	29,056	29,637
	Building Inspector Part-time Wages	5,000	5,000	5,100	5,202
	Gas Inspector Salary	5,000	5,100	5,202	5,306
	Plumbing Inspector Salary	5,000	5,100	5,202	5,306
	Electrical Inspector Salary	12,000	12,240	12,485	12,734
	Dog Officer Salary	11,000	11,220	11,444	11,673
	Building Inspector Expense	1,000	1,000	1,020	1,040
	Dog Officer Expense	1,000	1,000	1,020	1,040
	SALARIES	65,928	67,147	68,489	69,859
	EXPENSES	2,000	2,000	2,040	2,081
	Total	***67,928***	***69,147***	***70,529***	***71,940***
Emergency Management					
	Communications	3,150	3,245	3,345	3,512
	Other Supplies	0	0	0	0
	New Equipment	500	500	500	500
	In-State Travel	0	0	0	0
	Total	***3,650***	***3,745***	***3,845***	***4,012***
Tree Warden					
	Other Property Service	15,000	15,350	15,811	16,285
	Police Details	2,200	2,200	2,244	2,289
	Public Works Supplies	85	85	87	88
	Dues and Memberships	150	150	153	156
	Total	***17,435***	***17,785***	***18,294***	***18,818***
		1,784,436	1,848,312	1,930,846	2,016,024
	TOTAL PUBLIC SAFETY	***1,784,436***	***1,848,312***	***1,930,846***	***2,016,024***
	SALARIES	1,435,326	1,475,068	1,528,128	1,583,535
	EXPENSES	349,110	373,245	402,718	432,489
		0	0		
SCHOOLS					
GDRSD	*(GDRSD Operating + Capital)*	*9,241,378*	*9,986,138*	*10,791,967*	*11,663,875*
	Operating	**9,082,433**	**9,827,193**	**10,633,022**	**11,504,930**
	Capital	125,000	125,000	125,000	125,000
	Debt	33,945	33,945	33,945	33,945
GLRVTS	*(Operating and Debt)*				
	Operating	258,756	279,974	302,932	327,772
		30,090	30,090	30,090	30,090
	TOTAL SCHOOLS	***9,530,224***	***10,296,201***	***11,124,989***	***12,021,737***
		9,530,224	***10,296,201***	***11,124,989***	***12,021,737***
PUBLIC WORKS					
Highway Department					
	Salary	318,494	326,128	337,542	349,356
	Part-Time Wages				
	Clerical Wages	22,676	23,131	24,288	24,774
	Overtime	8,160	8,160	8,323	8,490
	Clothing	3,600	3,600	3,672	3,745
	Energy	7,500	7,500	7,875	8,269
	Repairs and Maint Service	60,000	60,000	61,800	63,654
	Paving Service	30,000	35,000	36,050	37,132
	Brush, Signs, Line Paint	30,000	35,000	36,050	37,132
	Repairs and Maintain Building	10,000	10,000	10,300	10,609
	Leases and Rentals	19,000	19,000	19,570	20,157
	Mach. Professional and Tech	3,200	3,200	3,296	3,395
	Communication	3,000	3,000	3,060	3,121
	Supplies	500	500	510	520
	Machinery Vehicular Supplies	37,500	37,500	38,250	39,015
	Machinery Public Works Supplies	9,151	9,151	9,334	9,521
	Basin Cleaning and Sweeping - MS4	10,200	10,200	10,404	10,612
	Dues and Memberships	500	500	510	520
	SALARIES	349,330	357,419	370,153	382,620
	EXPENSES	224,151	234,151	240,681	247,402
	Total	***573,481***	***591,570***	***610,835***	***630,021***
Snow Removal					
	Wages	56,175	56,175	56,175	56,175
	Repair and Maintenance Services	5,583	5,583	5,583	5,583
	Plowing Outside Plow Companies	25,583	25,583	25,583	25,583
	Professional and Technical				
	Vehicular Supplies	6,090	6,090	6,090	6,090

	Supplies Sand & Salt	192,454	192,454	192,454	192,454
	SALARIES	56,175	56,175	56,175	56,175
	EXPENSES	229,710	229,710	229,710	229,710
	Total	***285,885***	***285,885***	***285,885***	***285,885***
Street Lights					
	Energy	***8,125***	***8,300***	***8,715***	***9,151***
Transfer Station					
	Wages				
	Landfill Expense	15,000	15,300	15,759	16,232
	Curbside trash pickup				
	Professional and Technical	0	0	0	0
	Other Services				
	Other Supply	1,500	1,500	1,530	1,561
	Rentals and Leases				
	SALARIES	0	0	0	0
	EXPENSES	16,500	16,800	17,289	17,792
	Total	***16,500***	***16,800***	***17,289***	***17,792***
Cemetery					
	Wages	17,000	17,600	18,128	18,672
	Non-Energy Utilities(Water)	3,000	3,000	3,150	3,308
	Repairs and Maint Services	3,500	3,750	3,863	3,978
	Other Property Related Services	1,000	1,000	1,030	1,061
	Build and Equip Repair Supplies	1,000	1,000	1,020	1,040
	Grounds keeping Supplies	1,500	1,500	1,530	1,561
	Other Supplies	1,100	1,100	1,122	1,144
	SALARIES	17,000	17,600	18,128	18,672
	EXPENSES	11,100	11,350	11,715	12,092
	Total	***28,100***	***28,950***	***29,843***	***30,764***
		912,091	931,505	952,566	973,613
	TOTAL PUBLIC WORKS	***912,091***	***931,505***	***952,566***	***973,613***
	SALARIES	422,505	431,194	444,456	457,467
	EXPENSES	489,586	500,311	508,110	516,147
HUMAN SERVICES					
Board of Health					
	Board of Health Wages	15,931	10,000	10,200	10,710
	Nashoba Bd of Health Assm	17,231	18,265	19,361	20,522
	Rentals and Leases	1,000	1,000	1,030	1,061
	Communications	400	500	510	500
	Supplies	400	500	510	500
	Dues and Memberships	400	400	412	424
	Town Nurse Assessment	7,824	8,293	8,791	9,319
	Mental Health				
	TADS				
	SALARIES	15,931	10,000	10,200	10,710
	EXPENSES	27,255	28,958	30,614	32,326
	Total	***43,186***	***38,958***	***40,814***	***43,036***
Council on Aging					
	Council On Aging Wages	12,736	13,373	13,640	14,322
	Council on Aging Bus	2,000	2,000	2,060	2,122
	Council on Aging Office Supplies	550	550	561	572
	COA Food and Service	3,000	3,000	3,090	3,183
	Council on Aging In-St Travel	750	750	765	780
	COA Dues and Memberships	500	500	515	530
	SALARIES	12,736	13,373	13,640	14,322
	EXPENSES	6,800	6,800	6,991	7,187
	Total	***19,536***	***20,173***	***20,631***	***21,510***
Veterans Affairs					
	Veterans Agent Salary	6,411	6,539	6,670	6,803
	Expenses	3,800	3,800	3,876	3,954
	Veterans Benefits	5,000	5,150	5,253	5,358
	SALARIES	6,411	6,539	6,670	6,803
	EXPENSES	8,800	8,950	9,129	9,312
	Total	***15,211***	***15,489***	***15,799***	***16,115***
		77,933	74,620	77,244	80,661
	TOTAL HUMAN SERVICES	***77,933***	***74,620***	***77,244***	***80,661***
	SALARIES	35,078	29,912	30,510	31,836
	EXPENSES	42,855	44,708	46,734	48,825

LIBRARY, PARKS & RECREATION					
Library Operations					
	Salaries and Wages	125,632	132,568	137,208	142,011
	Energy	19,455	19,455	20,428	21,449
	Non-Energy Utilities	2,325	2,325	2,441	2,563
	Repairs and Maint	4,203	4,750	4,893	5,039
	Other Pro Related Serv	2,821	2,821	2,906	2,993
	Professional & Technical Services				
	Communication	316	316	322	329
	Office Supplies	1,366	1,366	1,393	1,421
	Other Supplies	42,291	43,137	44,000	44,880
	SALARIES	125,632	132,568	137,208	142,011
	EXPENSES	72,777	74,170	76,382	78,674
	Total	***198,409***	***206,738***	***213,591***	***220,685***
Library Consortium					
	M.V.L. Consortium Dues	***16,929***	***17,268***	***17,786***	***18,319***
Technical Expenses					
	Email Services	4,000	4,000	4,120	4,244
	Web Domain Fee	500	500	515	530
	Firewall	500			
	Web Hosting	2,600	4,240	4,367	4,498
	Technician Services	36,000	43,575	46,190	48,961
	Inspections Tablets	600			
	Desktop Replacements	1,500	1,500	1,530	1,561
	Cybersecurity				
	Zoom				
	Misc/Unanticipated	300	500	510	520
	Online Maps/App Geo	3,000	3,500	3,605	3,713
	Professional & Technical Services				
	Other Supplies				
	Total	***49,000***	***57,815***	***60,837***	***64,027***
Recreation Department					
	Salaries and Wages	4,872	5,116	5,218	5,479
	Rec. Other Purchased Service	6,828	6,965	7,173	7,389
	Total	***11,700***	***12,080***	***12,391***	***12,868***
Parks Department					
	Energy Expense	2,500	2,500	2,625	2,756
	Other Property Related Services	40,000	41,000	42,230	43,497
	Other Purchased Services	20,500	20,500	21,115	21,748
	Total	***63,000***	***64,000***	***65,970***	***68,002***
Memorial Day Committee					
	Expenses	***1,000***	***1,000***	***1,020***	***1,040***
		340,038	358,901	371,594	384,940
	TOTAL LIBRARY & RECREATION	***340,038***	***358,901***	***371,594***	***384,940***
	SALARIES	130,504	137,684	142,426	147,489
	EXPENSES	209,534	221,217	229,168	237,451
DEBT & INTEREST					
Long Term Principal					
	Long Term Principal	205,347	206,113	168,785	169,589
Long Term Interest					
	Long Term Interest	28,462	27,703	23,945	23,151
Temporary Loan Interest					
	Temporary Loan Interest	3,774	3,774	3,774	3,774
	TOTAL DEBT & INTEREST	**237,583**	**237,591**	**196,504**	**196,513**
INSURANCE & ASSESSMENTS					
County Retirement					
	County Retirement System	584,765	535,854	568,667	605,630

Group Health Insurance - 914				
Group Health Insurance	375,000	420,000	462,000	508,200
Unemployment Account				
Unemployment				
FICA Town Share				
Medicare Town Share	37,638	38,391	39,159	39,942
Bldg./Vehicle Liab. Ins/Workers Compensation, Etc				
Bldg./Vehicle Liab. Ins.	154,000	158,620	163,379	168,280
TOTAL INSURANCE & ASSESSMENTS	1,151,403	1,152,865	1,233,204	1,322,052
Total Budget	**14,770,208**	**15,665,216**	**16,676,490**	**17,812,067**
	$ 14,770,208	$ 15,665,216	$ 16,676,490	$ 17,812,067
Municipal Salaries	2,475,503	2,545,005	2,631,275	2,725,138
Municipal Operations	1,375,495	1,433,555	1,490,518	1,546,626
Insurance & Assessments	1,151,403	1,152,865	1,233,204	1,322,052
Municipal Operations - TOTAL	5,002,401	5,131,424	5,354,997	5,593,816
Municipal Debt & Interest	237,583	237,591	196,504	196,513
Town Operations & Debt - TOTAL	5,239,984	5,369,015	5,551,501	5,790,329
Schools - Operations	9,466,189	10,232,166	11,060,954	11,957,702
Schools - Debt & Interest	64,035	64,035	64,035	64,035
Schools Operations & Debt - TOTAL	9,530,224	10,296,201	11,124,989	12,021,737
Total Budget for the Fiscal Year	14,770,208	15,665,216	16,676,490	17,812,067
Check				

	FY27 Budget	FY28 Projected	FY29 Projected	FY30 Projected
Municipal Salaries	2.75%	2.81%	3.39%	3.57%
Municipal Operations	-1.25%	4.22%	3.97%	3.76%
Insurance & Assessments	7.29%	0.13%	6.97%	7.20%
Municipal Operations - TOTAL	2.60%	2.58%	4.36%	4.46%
Municipal Debt & Interest	125.71%	0.00%	-17.29%	0.00%
Town Operations & Debt - TOTAL	5.20%	2.46%	3.40%	4.30%
Schools - Operations	6.44%	8.09%	8.10%	8.11%
Schools - Debt & Interest	-3.51%	0.00%	0.00%	0.00%
Schools Operations & Debt - TOTAL	6.37%	8.04%	8.05%	8.06%
Total Budget for the Fiscal Year	5.95%	6.06%	6.46%	6.81%